

The ROTARIAN

AN INTERNATIONAL MAGAZINE DEVOTED TO THE ADVANCEMENT OF THE IDEAL OF SERVICE AND ITS APPLICATION TO PERSONAL, BUSINESS, COMMUNITY, AND INTERNATIONAL LIFE

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Photo: Clarence Purchase

When December Comes ♦ ♦ ♦ ♦ By William Bradford

BARE is the ground. No kindly verdure hides
 The rugged contours of the barren hills,
 The brook is ice. A bitter wind that rides
 On freezing wings steeps countryside in chill,
 A leaden sky reflects its greyness drear
 On sullen landscape shivering underneath
 The sigh of wind. No single sound to cheer
 Save restless rustlings of some withered leaf.

At last the snow—the welcome mantling snow
 That hides the harvest-weary frozen field
 And uncouth stump that only seems to show
 In winter, as if 'twere winter's single yield.
 Enchantment-laden flakes throughout the night
 Weave silently a magic threaded spread.
 When breaks the dawn—behold another sight,
 No empty fields—a fairyland instead!

We Expect It of Doctors

By George J. Spreull

Member, Rotary Club, Cranbrook, B. C., Canada

IT is late night. Snow lies three feet deep—thermometers say 22 below. The telephone rings. The doctor, instantly awake, reaches for it with a stubby hand that carries the scars of 70 years.

He hears a voice, sharp and clear, miles away. The sheriff. "Doc, you know Indian Bill Joe, don't you?"

"Yes."

"Somebody tried to kill him yesterday. Hit him over the head with a singletree. He lay out in the snow for two hours before his son found him. I couldn't get to a telephone before. Bill Joe's at his cabin and I think he's goin' to die, but he wasn't dead when I left—"

"I'll go!" says the doctor.

In ten minutes he is whirring the starter of his car. Half an hour later he comes to the place where automobiles go no farther; and there a farmer, warned in advance over the 'phone by the physician's wife, has a horse hitched to a sleigh. For half an hour more they glide on runners to the click of shod hoofs on a woods road. Finally even that track fades out. The doctor climbs down and buckles on a pair of snow shoes. An hour later, in that bitter cold time two hours ahead of dawn, he half falls through the door of the tiny shack where, in preferred squalor, Indian Bill Joe lives.

Hot water, a backwoods operation, antiseptics, bandages, a joke or two, and a few directions to Bill Joe's stolid boy—and back into the snow.

Five calls at the shack, "Doc" makes. Bill Joe, tough as the granite in Military Hill, gets well.

What is the physician's pay? Bill Joe has no money. But he spits expertly into the snow, and simply says:

"He one dam fine feller, Doc! . . ."

In certain callings it has come to be assumed that service will be placed ahead of pay. Always, medicine is one such calling. We expect medical men to live up to that high principle. The clergy is another such calling. Likewise the arts in general, and music. It is not that pay is despised; the last ounce of effort is put forth by high-minded men in

Can the call to service be made as clear in all vocations as it is in some? ... Another view on that old question, 'How do I profit?'

these vocations whether pay is forthcoming or not. In loyal performance itself is pay.

There are unplumbed depths of satisfaction in callings where that rule is practiced. I often wonder why more of us do not enforce it on ourselves. In a high-sounding code of ethics? Perhaps. Or certainly, but first of all in our daily private intercourse with our fellows.

I doubt if there is any calling, from lowest to highest, where it cannot be adopted at will, to the enrichment of living.

In practice, of course, to live by such a rule may call for many a hair-splitting decision. Questions like these: When, if ever, shall I charge "what the traffic will bear"? When, if ever, shall I join with others of my calling to limit the number who may compete with me? When, if ever, shall I cut prices on the goods I sell?

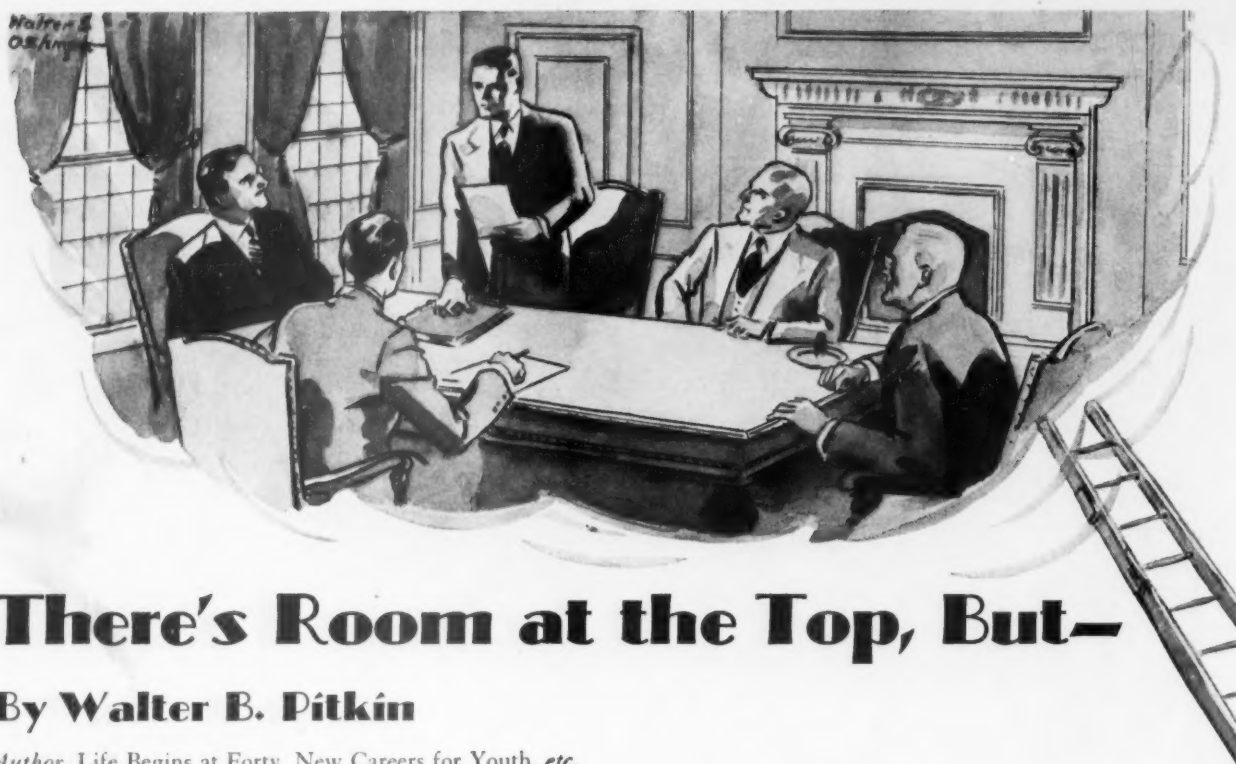
Suppose by diligence I reduce my costs: shall I give my customers the benefit—or shall I think chiefly of competitors who will suffer—or shall I consult my own immediate gain? Must there be no competition that hurts someone?—what if the competition that hurts a few, benefits many?

NO code answers every question. But if I do the best job I know how, as "Doc" does his, and if I am willing to let the pay be secondary and take care of itself . . . I have faith that it *will* take care of itself well enough.

Sudden glimpses sometimes reveal what the satisfactions of service might be if we let ourselves go. Once, on going into a store, I passed a lady coming out; and the merchant, who was my friend, called my attention to her.

"It's a perfect delight," he said, "to wait on her. Even if she doesn't buy anything. I don't know quite why—"

I had a glimpse then of the meaning of life. . . . In service alone, rendered through vocation, there often is "perfect delight."



There's Room at the Top, But—

By Walter B. Pitkin

Author, *Life Begins at Forty*, *New Careers for Youth*, etc.

THERE'S always room at the top . . . That old refrain of the prosperous 'Twenties still holds true. That's what employers, personnel managers, business and professional leaders tell us, no matter what their position or field. They still hold out this glamorous hope to ambitious and able young people.

Skeptics deny it. But it's hard to be pessimistic in the face of the unanimous claims of people in a position to know the facts.

But room for whom? That's what young people want to know. Can we tell them? Well, partly, yes. And that part may be worth much to them.

First, though, what is this famous room at the top of that battered old Ladder of Success? It's a place in the working world where people of high abilities find work that calls for at least some of their first-rate skills and that yields cash returns better—usually much better—than the average in the field concerned.

Today it's the same old room that has always lured young career-seekers. But it has been drastically remodelled—once in the years following the World War, and again during the past six years. The renovations and new designs have changed both the room itself and the kinds of people who are fortunate enough to gain access to it.

Now, to study the changes, how do today's room and roomers differ from those of yesterday?

Today's room-at-the-top is smaller than it used to be, though nobody knows how much. All we know is that it won't hold the millions who fight to crowd into it, and that only a hand-picked few will land inside it. Today there is no room anywhere for millions who are able and willing to work. It's important, even though not pleasant, to know that, in terms of mere numbers alone, *every young worker who has arrived at working age since 1920 would be superfluous in our existing economic system if everybody were to use the latest and best inventions and improvements.*

As science and technology steadily emancipate us from drudgery, these two great goods create at the same time hundreds of thousands of unwilling and rebellious drones. Furthermore, the number of opportunities for even our ablest citizens has steadily dwindled. Overnight, of course, some amazing new discovery or invention may change all this. But, to-

The room at the top of that battered old ladder of success is smaller than it used to be.



day, thousands of superior young men and women must try to find reasonable contentment in doing work that demands only an inconsiderable fraction of their high abilities.

How about the high-grade young people who insist, despite discouragement, on striving persistently toward this re-designed, smaller room-at-the-top? What must they be and do to have a fair chance of making the grade?

Here are the outstanding qualifications that seem to yield today the best opportunities for a steady rise and ultimate high achievement.

1. *Health.* Today, as always, good health is vital to men and women at the top of every vocational field. Most of the world is now so health-minded that no further comments are needed.

2. *High energy.* There has seldom been room at the top for people of low energy, except in fields requiring only the most brilliant and exacting type of intellectual work, like scientific and mathematical research and creative work. Even men of genius are horribly handicapped when naturally low in energy. High achievement of all kinds demands an enormous volume of work. And volume of labor requires volume of calories. So the brilliant weakling has a bitter

struggle in the battle for room at the top.

And why must business, industrial, and professional people have high energy to reach

the top? Because they progress through skill in completing much more work of higher quality than ordinary folks can in the same amount of time. They must draw up

blueprints, make surveys,

take orders by the thou-

sands, manage peo-

ple, manipulate

things, write

reports, burn midnight oil night after night, and be fresh enough the next day to work with speed and efficiency. Few people can stand the gaff of this gruelling progress toward the room at the top. Why? Because few have the sheer volume of horsepower to hold the pace of the rush of business affairs.

3. *Persistence.* Persistent people are usually high in energy. But energetic folks aren't by any means usually persistent. For persistence is organized energy. Many people with horsepower in abundance scatter their efforts wastefully. They drop work half-done. They get discouraged. They fail to master the wisdom of "keeping everlastingly at it." There's no room at the top for the fellow of high energy who hasn't learned the homely art of plugging along. On the other hand, there's fine opportunity for the people who accomplish things through sheer determination and steady "plugging."

4. *Thoroughness.* In the old days, a certain amount of slipshod performance could and did get by. The stenographer who slipped up once in a while on her spelling and her grammar would still be advanced to a secretary's job. The banker who failed to scrutinize minutely the credit of borrowers could make a bad blunder in one account—and still get a raise in pay and his name on a door. Seventy-five per cent jobs, like school marks, were "passing grades." But today? You've got to be well up in the 90's, with an average performance of A, to have even a look at that room-at-the-top. You either do your job right—or you might as well resign and go fishing. The world is full of Grade C and Grade B performers. It's the Grade A who command premiums—and a view from that room-at-the-top.

5. *High technical training.* This is especially true in the industrial fields.

Men of achievement in the old room-at-the-top needed most of all to know how to find and make



available raw materials for manufacturers, and how to convert these into finished products. The jobs at the top required the ability to deal with materials, like lumber, iron, coal, and the like, and skill in doing more or less crude types of bossing—managing miners, ordinary laborers, factory workmen, and so on. Yesterday's leaders were especially skilled in the arts of gross production.

How different, though, today! Except for minor improvements, our production problems are solved. And what new problems now command the attention of our best minds?

The technical difficulties of cutting production costs, improving qualities of processed goods, and distributing these more cheaply and efficiently to the horde of consumers who clamor for high quality products at a price they can pay available at the right times and places. A colossal order, this one, requiring the best brains for generations to come, but too complex and difficult to be solved without the finest of technical training.

So tomorrow's leaders must be competent technicians.

6. *Social sense.* That means simply the ability to get along well with people.

IN THE old days, people had to take what they could get—and like it. Producers were more important than consumers, for there weren't enough products—necessities and luxuries alike—to go around among the people who were eager and able to pay for them. Today the situation is reversed: Too many products, not enough buyers. And, too, now that we are supplied with the means of production, at least, we demand more and better personal service, of which we've never begun to have enough.

So there's room at the top for people who master the technique and art of service. This isn't the quality praised by missionaries and welfare workers. It's something much more specific. Serving people means everything from managing a huge corporation with the greatest harmony and efficiency

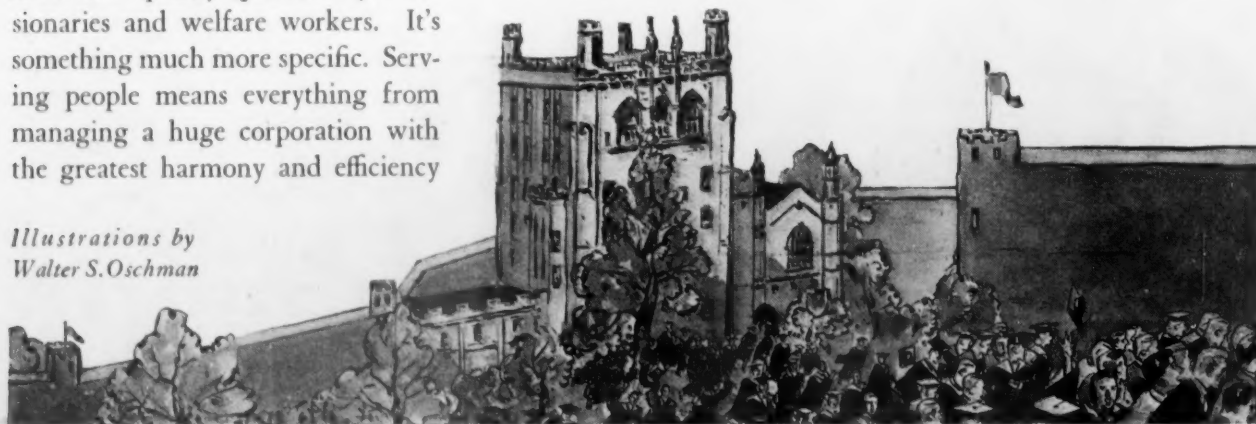
to fitting Mrs. Jones with shoes that don't hurt her bunions. It means showing office clerks and factory workers how and when to rest so that they can improve their work. It means putting up with the finicky notions of a pompous business man so that you hold your job in the face of the stiffest sort of competition the world has ever seen.

SERVICE, in short, means every business activity in which the personal factor is today gaining importance. And that means knowing how to deal tactfully, amiably, but efficiently with people. I am told that large producers now seek socially agreeable college boys for delivery work. Why? Because housewives can choose any one of dozens of equally good products on merit alone. To compete successfully then, producers must give superior service. So refrigerators and groceries must be delivered by youths with good manners. Silly? Perhaps. But reality often lacks logic.

7. *Self-knowledge, and self-understanding.* Why include these? Because more and more the people who find room at the top must know clearly what they want and how they propose to get what they want. This involves much self-study, and then an analysis of one's own personality in relation to the working world. In the old days, when there was much room at the top, able young people could take a job with little thought and planning in advance, assured of advancement if they proved good workers. Not so today. The vague job-hunter who seeks "any kind of work" might as well save his carfare and shoe leather.

For employers want no planless youths. They seek only those young men and women who (a) know their abilities and interests pretty thoroughly so that (b) they also know what they have to offer employ-

Illustrations by
Walter S. Oschman



ers to the end that (c) they will propose to employers that they do specific jobs and fill specific needs which the job-candidates have studied well in advance. Let every young man and woman today know clearly what he wants, and then set out to offer his specific services. *Nobody wants young people who are merely hunting jobs.*

8. *Adaptability.* This trait is hard to describe. But it includes an open mind, a wide variety of skills and interests, willingness to tackle any reasonable assignment and to follow through with care and intelligence, the ability to take orders in a wholly objective spirit. Versatility is a phase of adaptability, and of equal importance today. In the old days when men devoted their time and abilities primarily to problems of production and the management of things, specialized skill and knowledge of more or less restricted production fields was vital.

Today, though, we must learn to use what we have. The generation now seeking careers must be skilled in the arts of using the materials produced. This involves the whole broad range of human, not inanimate, affairs. Plainly, then, the narrow specialist today grows obsolete in most kinds of work, and the man with broad aptitude displaces him.

9. *Willingness to work for a long time at jobs requiring less than one's best abilities.* As competition grows more severe, first-rate people must serve prolonged apprenticeships in jobs requiring only second

and third-rate abilities. Advancement is slower and less sure.

10. *A knowledge of local affairs and wide acquaintanceship with local people.* This means, of course, that young people should investigate opportunities in their own communities first of all, and should be more than wary of striking out for the Great City. The Big City wants them less. The Home Town wants them more, as a rule. Let Rotarians, as business and professional men, advise young people to seek careers where the career-seekers are known. Yesterday's room-at-the-top used to be many stories up in some metropolitan skyscraper. Today's room-at-the-top is often a friendly little second floor, just over the local drugstore, or in the back of the biggest home-town dry goods store.

WE have heard much of the youth problem—and it is a big problem, one that reaches around the world. Gratifying, however, is the intelligent interest business and professional men are taking not only in counselling youth but in actively helping them make adjustments.

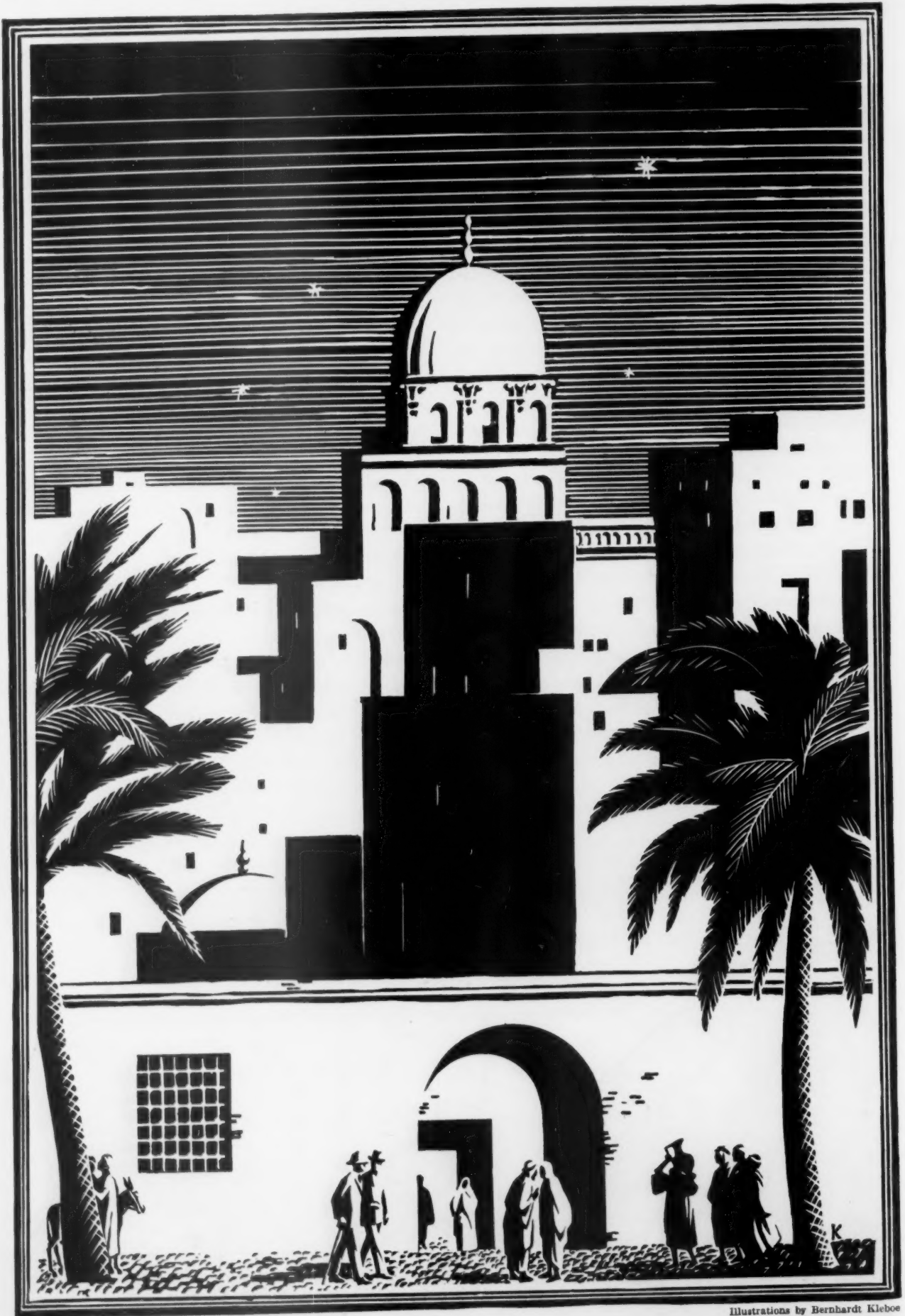
For instance, there is the Rotary Club of Ann Arbor, Michigan, which, under the direction of one of its members, is making a community survey of jobs available to ambitious local students entering the State university. At Toledo, Ohio, Rotarians are systematically organized with aggressive sub-committees to carry out similar work.

The world faces a permanent unemployment problem—but much can be done about it by just such men as read these lines.

Note: This article is one of a series by Dr. Pitkin on Youth and Careers. Readers are invited to write to him, care THE ROTARIAN, telling of opportunities for employment—large or small—being opened in their communities by new inventions and new economic or social conditions.—Ed.



"Every young worker who has arrived at working age since 1920 would be superfluous . . . if everybody were to use the latest and best inventions and improvements."



The Art of Being Kind

By Channing Pollock

Playwright, Author, and Critic

A FEW months after the World War, I found myself in an Oriental city, and apparently unable to get out. There was only one line of steamships going in the direction I wanted to go, and they were crowded with returning troops. I was a long time securing passage, and then, the evening before the Sunday I was to embark, the porter at my hotel asked me, "Have you got police permission to leave?"

"Police permission to *what*?"

"To leave the country. You can't go aboard without it. Two weeks ago, a man in this hotel over-looked that, and he had to come back here—over an hundred miles—to get permission to leave."

I stared at the porter, aghast.

"Nobody said anything about going to the police," I protested. "I've got visas, and military passes, and photographs that make me look like a criminal, and certificates that I'm not, but what do I do now? I'm sailing tomorrow night."

The porter shook his head.

"I'm afraid you're not," he replied. "Tomorrow's Sunday. The Commissioner never sees anyone on Sunday."

"But if I miss this boat, heaven knows when I'll get another."

"It's too bad," the porter rejoined, "but the Commissioner never sees anyone on Sunday."

Sunday morning, I called on the Commissioner. His secretary looked at me reproachfully. "The Commissioner never sees people on Sunday."

"I know, but this is a very exceptional case."

"The Commissioner makes no exceptions."

"Won't you take in my card?"

"My instructions are 'no cards on Sunday.'"

Even now I blush to confess by what base subterfuge of flattery I got that card before the Commissioner. Three minutes later, he stood in the doorway, smiling, and with extended hand—a fine figure of an English gentleman. "What can I do for you?" he asked, and I told him.

"This isn't my office," he answered. "My office is about half a mile distant. Do you mind walking down there with me?"

So often does 'bread cast upon the waters' return, so pleasant is the casting that this chilly old world might well do more of it.

The weather was hot, but my companion delightful. He unlocked the door, and unlocked his desk, and got out the necessary rubber stamps, and then suggested that we return to his home. There, over a refreshing glass, I said, "You've been most astonishingly kind. I don't quite understand why."

The Commissioner smiled.

"You don't remember me?"

"No, but I shall."

"I remember you very well. You used to work for the Shuberts, didn't you?"

I nodded. Thousands of miles from New York, it seemed odd to hear the name of an American theatrical firm tripping from the lips of a British Commissioner.

"Yes," the official continued. "That was around 1903. I was an actor with an English company that got into financial difficulties. I had exactly six shillings, when I blundered into your office, looking for an engagement. You explained that you had nothing to do with employing actors, but you took me downstairs, and introduced me to a chap who had, and talked him into giving me a chance. Soon after that, my brother died, and I came into the title which secured my future fairly well, but you extricated me from a trying mess that day—and I've been waiting 15 years to get even."

THAT'S rather an unusual story, of course, and I shouldn't like to guarantee an equal percentage of practicable profit from every kindness. But so much bread cast upon the waters does return, and the casting itself is so pleasant, and easy, and generally inexpensive, that I sometimes wonder at what seems to me a recent decline in the practice. Not in the practice of charity; heaven knows we are having ample occasion for that, and most of us have risen to the occasion.

But what I now have in mind is something less conspicuous; less noble, perhaps; less abnegatory, and certainly less common now-a-days—the little

courtesies, and considerations, and friendlinesses that are the lubrication in the machinery of living. Last winter, I was visited by a Barbados negro I had encountered originally "on the elevator" of an hotel in Havana. He was a grinning youth, and I liked him. He was grinning still when he called at my flat, though he had been walking the streets all night, and eating at irregular and infrequent intervals. When the boy had been fed, I asked him, "This is the first time you've ever been here, isn't it? What have you noticed particularly in New York?"

Without a moment's hesitation, the youth replied, "Well, what I noticed *most* particularly was that everybody looks so mad."

He meant "so angry," of course, and the answer gave me a bit of a shock. I knew that we Northerners lack the smiling amiability, the ready friendliness one finds in Mexico and the West Indies, in Spain and Italy, and in parts of France. I realized that, at the moment, we are a worried and troubled race, and could understand that we carry the visible signs in our faces. But my colored friend went right on. "Everybody seems to hate everybody else," he said. "And nobody don't want to do much for nobody."

I wonder if that begins to be true everywhere, or almost everywhere—of individuals, and races, and nations. I wonder how far it goes to explain our present chaos and desperation. Also, I wonder whether all this dislike and suspicion between persons, and peoples, and classes, and kinds, isn't of rather new growth. We old fellows are given to looking backward through rose-colored glasses, but I seem to remember a world without so many rough edges—rather a softer and smoother and more smiling and comradely world.

IF this change has taken place, are new trends to blame? Carefully fostered nationalism, and race-consciousness, and class hatreds? The new hard practicality of youth; its contempt for "illusions," and "sentiment" and its desire for "sophistication"? Or have recent risks and troubles increased in all of us that animal instinct to look out for ourselves, and never mind the other fellow? These are large problems, and I started out to write of little things. So-called little things, at any rate; like the value of kind-



ness in small, every-day contacts and affairs, the tiny effort involved, and the really considerable reward. The reward both to giver and receiver. I'm not talking of formal politenesses. I'm quite willing to leave those to Emily Post, the authority on such matters. To save my life, I can't regard it as important whether one writes "Dear Sirs:" or "Gentlemen:", or leaves one card or two. I've been known to eat my ice cream with an oyster fork, and to have remained unabashed and unrepentant when the blunder was pointed out to me. I define

a gentleman as a male person who is gentle *and* a man (I believe Emerson beat me to that), and I am entirely sure that true courtesy comes not from courts, or from books on, or familiarity with social custom, but from the soul.

It's so easy to smile, and to be agreeable, and even to do the small, kindly thing, that I'm a little puzzled that it isn't a more common habit. One reason, I suppose, is that courtesy requires a two-way street.

I DON'T excuse, but I do sympathize with the man who quit giving his seat to women in crowded subways after the 15th woman had taken it without a word of thanks. But here my wonder is at those 15—those 15,000 women. Dying, they should be condemned to an eternity of swaying floors with an infinity of straps just out of reach.

Theoretically, the inconsiderate person should be that one who never required consideration. You'd think the man who had been compelled to tolerate bad treatment would be the last to treat anyone else badly. This postulation has been refuted by almost every elevation of the underdog. We all know Shakespeare's "proud man dressed in a little brief authority," and we have all seen the "little bugs" taking advantage of the "littler bugs, to pester 'em and bite 'em."

Last March, I was going to West Point, and found myself waiting for a cross-town car on Forty-second Street. Beside me stood a shabby, middle-aged woman, loaded with bundles. A car came along, and the motorman stopped it with the front door at our elbows. In New York, the entrance to most surface cars is through that front door, but it would seem that this isn't true on Forty-second Street. Neither the woman nor I knew that. She—and I—waited patiently for the motorman to open the door. We looked at him, and he looked at us, without mov-

ing, for a minute or more, and then he turned on the current, and left us in the middle of the street.

Now, in the present state of society, I could understand that motorman's leaving *me* flat. I could understand his obvious enjoyment of the opportunity. But I can't understand why he should have enjoyed discomfitting a woman plainly worse off than himself, when, with a wave of his hand, or a tilt of his head, he might have indicated that the back door is the entrance to all trolley cars running on Forty-second Street.

"Man's inhumanity to man" is no less incomprehensible where it involves the relationship of supposed gentlefolk to persons dependent upon them. In fact, that sort of thing seems to me not only ill-bred, but cowardly. The late Baroness Henri de Rothschild, one of the greatest ladies I ever met, once apologized for leaving in the middle of a luncheon that had been served long after the time set. "I've an appointment with my maid's mother," she said, "and I don't like to keep her waiting."

Though I doubt it, there may be some excuse for being rude to one's equals, and courage in being rude to one's superiors—those in authority, anyway—but rudeness to servants, or other subordinates, is like striking a man who can't hit back. Emily Post would say that this is fundamental, but it really is more fundamental than dear Emily. It is really more than a question of manners; it is a question of that innate goodwill, that genuine sympathy and compassion for humankind, that sensitive dread of hurting anyone that, if it were more nearly universal, would make even this troubled planet rather "swell."

I don't like harping on the rewards of affability and considerateness, because I never have thought that the man who did good in order to go to Heaven really should go there. But, in business, of course, these rewards are obvious. In the footlight trough of a burlesque theatre in the Bowery, there used to be a sign, facing the performers and reading "Smile, ladies, smile." That device would be worth its weight in gold to any merchant, except that I think most merchants

achieve the result without actually painting the sign.

Certainly, most clerks in shops are politeness and patience itself—almost unbelievably so when one considers how many customers aren't. But what one surly employee can do to injure a business is plenty, and then some. I know a certain executive who spends about four months a year in Boston, and never spends any of it at a certain hotel, because, the first time he went there, the clerk said, "Wait a minute, can't you?" And *I* don't believe "the spoken drama" has suffered any more from the movies than from the disobliging gentlemen who used to stand back of its ticket windows.



Certain nationalities always have been credited with being superlatively polite, but, personally, I prefer the far-Westerner, who omits the bows and the compliments, but will leave you your shirt, and give you his if you need it. I prefer the ragged and untutored Mayan Indian I met outside Chichen-Itza, carrying two heavy cans of water, who walked half a mile out of his way to show me where I'd taken the wrong road, and had to be pursued when I wanted to give him a coin.

FIND I have a definite weakness for the policeman I saw lugging the basket of an old Jewish woman through the traffic of Canal Street, and the busy man who writes a long and courteous letter to the utter stranger in quest of information, and the cigar or drug clerk who leaves his counter to instruct a non-paying visitor in the use of a dial telephone.

One doesn't have to go to even such moderately modest lengths as these to drop oil in the before-mentioned machinery of living. A smile, or a friendly word, or a "good morning" uttered as though it were a wish and not a rebuff—these go a long way. Our day may be started ill or well by the manner of the boy who takes us down in the elevator.

I remember one 25th of December that was simply *made* for me by a soft, strange voice at the other end of a telephone wire that said, "I'm afraid you've got the wrong number, but merry Christmas all the same!" And in reverse, I remember countless other voices on phones that implied very definitely that I had deliberately asked for a wrong number, and conspired with the operator to pick one whose owner was in the bath, or even in [Continued on page 54]





1. Regulate It

Says James M. Curley

Governor of the State of Massachusetts

IN 1929, most of the world was living in a "fool's paradise," confident that wages would rise higher and yet higher, and that consumers were safe in stretching their credit to the available limit.

But the depression came, and with it the lean years referred to in Scripture. Debt burdens which had been supportable in prosperous times became burdensome, even crushing. Long sieges of unemployment exhausted savings, and thousands of families saw no way of retaining the homes which they had acquired through years of labor.

Then it was that consumers scrutinized every purchase with a value-hunting microscope. Not knowing where the next dollar was coming from, they hesitated before taking on new obligations. More families bought for cash, fewer on credit. Prudence—the prodigal child—returned to the old homestead.

But lessons learned in hard times are readily forgotten in easy times. Today, with business still in the early stages of recovery, consumers in increasing numbers are again using credit to augment their immediate purchasing power. Current statistics tell the story. The large-scale business of financing installment sales was never more profitable.

Now, everyone knows that extraordinary circumstances sometimes compel the consumer either to bor-

*Illustration by
Albert H. Winkler*

row money or to purchase goods on the installment plan. Consumer credit is a necessity. Everybody should know, too, that when such credit is granted in small amounts and collected monthly, costs are high and rates cannot be low. *

Nevertheless, when the buyer knows exactly what rate he is paying for credit, installment buying may be prudent buying. A truck driver may save money by purchasing a tire on installments, even at a high rate on the unpaid balance, rather than going without the use of his car.

Most consumers, however, are neither lawyers nor mathematical wizards. If, therefore, the terms of a conditional sales contract are complicated or obscure, most consumers are easy victims of fraud; and there are some men in nearly every line of business who, unless *restrained by law*, will fleece unwary customers at every opportunity. [Continued on page 55]



2. Law May Stifle It

Says John R. Walker

Executive Vice President, National Association of Sales Finance Companies

INSTALLMENT credit mobilizes purchasing power. Thus, if one's income over necessary living expenses is \$10 per week, he is enabled to acquire forthwith an article having a value of \$500 or more.

This plan for capitalizing future net income makes feasible the purchase of relatively expensive articles, such as automobiles, mechanical refrigerators, radios, air conditioners, washing machines, oil burners, and farm equipment, by the great majority of the population whose incomes are modest and who find it difficult to accumulate substantial cash sums.

Mass consumption of such articles, brought about by installment credit, has made possible their production in mass; and this in turn has effected a very great reduction in their selling prices. For example, the "popular price" automobile of today sells for \$650 to \$750, whereas its greatly inferior prototype

of the pre-installment era sold for \$2,000 or more.

Installment buying has been well called "creative consumption." Much labor in many lines of production and distribution is required to produce one of the articles customarily sold on the installment plan. By purchasing today, with the aid of installment credit, instead of with accumulated cash a year or more from now, the purchaser not only obtains the present use of the article purchased; he accelerates the production-consumption mechanism, which stimulates the demand for the products of his own labor, and tends to create additional income to offset the time-sale charge on his purchase.

A basic principle of installment credit is that the life of the article purchased must outlast the payment period. A down payment sufficient to cover its initial depreciation is customarily required by the commercial agencies supplying such credit, and the deferred payments are completed while the article still retains its usefulness. Installment buying thus possesses the essential element of thrift. Also it teaches budgeting and regularity in paying habits; while the possession of labor-saving and recreational facilities creates higher moral and material standards. The [Continued on page 58]



Photo: A. Tennyson Beals

You're Not Too Old to Play the Piano

By John Erskine

Author, President of the Juilliard School of Music

John Erskine "riding his hobby" . . . After 40, he took up piano playing and discovered modern methods had dispelled all the boredom it had held for him as a boy.

A NUMBER of my friends, entirely sane men and in good repute with their neighbors, wish they could play the piano a little as a very personal hobby, and regret that it's now too late to learn.

It isn't too late! If you have the love of music and want to exercise it within reason, it's easier to play the piano than to play bridge, which many people seem to have taken up in their mature years. Moreover, it's easier to learn the piano than it used to be, because the modern technique is cultivated more with the brain than by mere dogged persistence. Moreover, the middle-aged have an advantage over the children, in those cases where the love of music is intelligent and well-considered, and where the use of the brain has long since become a habit.

A child at the piano, even a willing child, needs a powerful lot of teaching. The adult can cover quite a distance on good advice. Especially the man or woman who took lessons in childhood, thumbed out bumpy scales, broke down in badly-studied pieces, and was permitted at last by the nerve-worn family

to give it up. Assuming that a love of music survives, and at least a modest wish to play, you'd be surprised at the degree of progress which is quite possible if the mature person comes to the piano with a fresh mind, and with a grasp of essential principles. The average piano teacher didn't mention those principles to us when we were boys; now every good teacher begins with them, which is one reason why the children do better nowadays.

Far be it from me to encourage unnecessary noise in the world, or to say—or seem to say—that the middle-aged, merely by taking thought, can become piano virtuosos! I'm speaking to men of my own age, or a little younger, who have, I hope, a sense of humor and who won't overestimate their talents, but who on the other hand are wise enough to get pleasure out of such talents as they have.

I have been invited to give some practical advice on taking up the piano again—taking it up for fun. Perhaps it was because I worked away at the piano when I was young, had then abandoned the study,

in the best modern tradition, and after I was 40 I took it up again, and have been enjoying my piano ever since.

When I was a child I had a good teacher, but when I wanted to renew my acquaintance with the instrument I went for an overhauling to one of the very greatest piano teachers now living. I expected his instruction to be complicated and highly "advanced"; I was amazed to find it far simpler than I had met in boyhood, with a most engaging appeal to musical sense and to common sense, and yet with far-reaching implications as you thought it over.

This particular teacher is a famous musician and himself a virtuoso of the first order; the simple but profound philosophy of technique with which he aided my middle-age is shared by all artists today, violinists as well as pianists, and it is a life-saver for even the modest amateur.

The most direct way to approach the problem of your technique is of course to notice the things which you imagine keep you from playing the piano, you who have neglected it and are now no longer young. I can hear you checking off your three great obstacles:

1. Your fingers are stiff.
2. Your ear is all right, but you can't remember the left hand.
3. You always found it hard to read music.

Well, on every count but one, you're wrong. Your ear is probably not bad, if you have any love for music, but your fingers aren't stiff; you *can* remember the left hand, and it's very easy to read music.

Your trouble is that you're getting off on the wrong foot. You think first of your fingers. Im-

portant as the fingers are for piano-playing, you should think of your fingers last. The music comes first. If you get the music into your brain, it will come out at your fingers. Anything you can hear in your mind, you can play. You usually listen to the melody and the melody is usually in the right hand. That's why you say you have a good ear. If you listen to the left hand, you'll discover that your ear is just as good on the low notes.

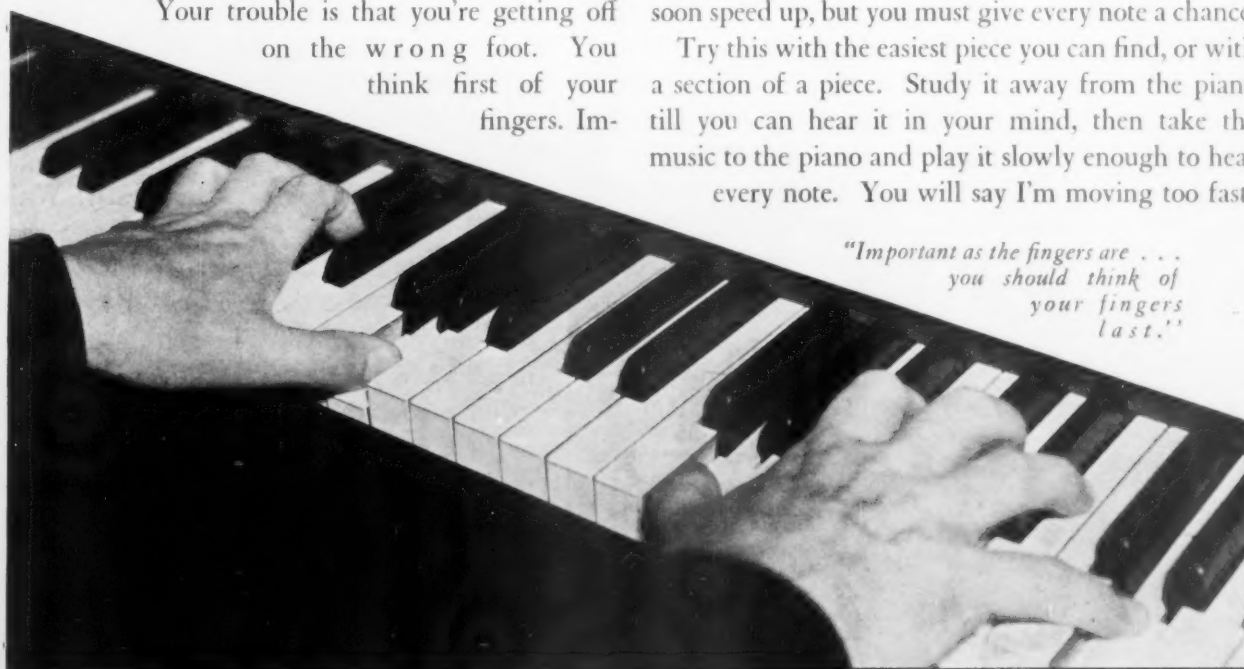
SO the first rule for piano technique is: *Learn the music by heart before you try to play it.* For a beginner this sounds like extravagant impossibility, but it's absolute sense, and it will save you many hours of the wrong kind of practice. Perhaps your way has been to pick a new piece out at the piano, but how can you get anywhere until you know what you want to pick?

I've the habit, supposed to be vicious, of reading myself to sleep every night, and since I can't devote to the piano as many hours as I'd like, I save myself time by learning new music in bed, listening to it in my mind until I can remember it as a whole, both hands, and know how I want to make it sound. Or sometimes I practise an old piece this way, clearing up spots which I hadn't understood.

The second rule for piano technique is to practise slowly enough for your mind to suggest each note. It's not your fingers which are stiff; it's the motor centers of the brain which are slow. You practise for the benefit of those motor centers. No matter how slow the motor centers are at first, with exercise they soon speed up, but you must give every note a chance.

Try this with the easiest piece you can find, or with a section of a piece. Study it away from the piano till you can hear it in your mind, then take the music to the piano and play it slowly enough to hear every note. You will say I'm moving too fast;

*"Important as the fingers are . . .
you should think of
your fingers
last."*



you'll protest that you can't make this experiment unless you can read music and hear it mentally.

Quite right, but give me credit for having set a little trap for you. When you named the obstacles which keep you from playing, you probably put first the stiffness of your fingers, and only at the end did you mention the reading. In the correct approach to piano-playing the reading comes first. You can't do a thing without it. And when we speak of reading music, we mean not only an understanding of the signs—notes, sharps, flats—but also an exercise of the ear, so that the music can sound in the mind. Fortunately the signs are easy to explain. Ear-training, which is more important, takes a little more time, but it's less difficult than the mastery of a good drive in golf.

The symbols used in printing music have a long history, and they are far from perfect, but their purpose is obvious, and they should be studied with that purpose in mind. You read music to find out three main things—how high or how low the note is, when and for how long it should sound, and in what time or rhythm.

To show the pitch of the note, we have the five horizontal lines, the clef or key. Each line designates

a note, and so does each space between lines. You have only to count up, and hum the notes of the scale, one note for each line or space, and there you are!

Of course you must know where to start from when you count. The clef for the right hand is marked by a florid *G*, placed on the second line from the bottom. The clef for the left hand is marked by a rather slipshod *F*, placed on the second line from the top. You therefore know where *G* is in your right hand and where *F* is in the left. From those points you count off the lines and spaces.

DON'T need to remind you that the notes have slightly different forms, to show whether they are whole notes, half notes, quarter notes, and so forth. A whole note sounds twice as long as a half note. The mathematics needed here will not detain us.

The time or rhythm is indicated by figures at the beginning of the piece, or wherever the time changes; $\frac{3}{4}$, for example, means that there are three quarter-notes to a measure, and the perpendicular bars show you where the measures begin.

I doubt if this part of music-reading bothers any intelligent person, but unless the notes suggest sounds, you're no further along than you would be if the letters on this page suggested no words.

You can train your ear in two ways. You either can count off the lines and spaces between any two notes, and so get their relative distance, or you can cultivate absolute pitch and hear the piece exactly as it will sound when played.

The first method is very easy. You soon learn to recognize the relative pitch of notes which have one note between them (thirds), or which have two notes between them (fourths), or three notes (fifths), or four notes (sixths), or five notes (sevenths). With a little concentration you could become accustomed to these intervals after a few hours at the piano, and then you could recognize the intervals mentally, hear them in your mind, when you see them on the page.

But if you are training your ear at all, you ought to make at least one good try at absolute pitch. It's merely a question of listening intently. Strike any [Continued on page 61]

Photo: Brown Brothers



"A child at the piano, even a willing child, needs a powerful lot of teaching. The adult can cover quite a distance on good advice."



*A Fifteenth
Century press.*



*From a contem-
poraneous print.*

From the shop of a German craftsman, Johann Gutenberg, came (about 1450) that greatest of all time-bridging inventions—printing with movable types.

The International Debts We Owe

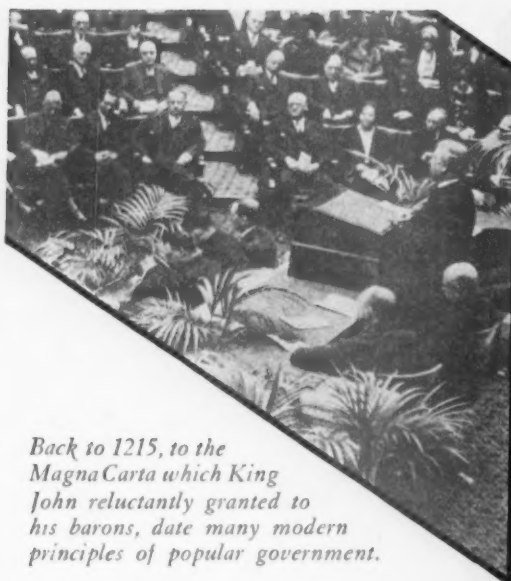
By Robert J. C. Stead

Canadian Author and Rotarian

LEST you think me more indiscreet than I am, let me say at once that the international debts of which I write are not those that, once upon a time, were supposed to be paid in gold. Problems of that kind I leave to the economists, the mathematicians, and the astronomers—to anyone accustomed to dealing in figures so huge that no one can comprehend them. My subject is those intangible debts that cannot be expressed by any row of numerals preceded by the sign of the dollar. While Rotary envisages these debts as related to all nations, I must, because of limited space, confine this article particularly to the United States, the British Isles, and Canada.

To begin: Where, may I ask, did the American citizen get his idea of government? I am not trying to be funny. I am suggesting that the ideas that were incorporated in the American system of government did not originate in the Declaration of Independence or the Constitution, but trace their roots back through that land which has become known as the "Mother of Parliaments" to the signing of the Magna Carta by King John at Runnymede on June 15, 1215. Those barons, incidentally, would have made great life insurance agents; they knew how to get the name on the dotted line. Some of their descendants, I think, are still about.

If you will trace the parliamentary roots closely enough, you will find they go back beyond even that remote date of 1215: to the old English moot which corresponds to our village or township coun-



Back to 1215, to the Magna Carta which King John reluctantly granted to his barons, date many modern principles of popular government.



Photo: Wide World; Illustration from a painting by Chappell; Culver Service

cils; the hundredmoot which corresponds to our county councils; the shiremoot which corresponds to our state or provincial legislatures, and the folkmoot, which corresponds to our national governments. Somewhere, too, in the long course of English history you will find the origin of the jury system. So that from our common motherland, the United States and Canada have acquired two things which they hold most dear; the right to representative government for all, and the right to a fair trial for anyone accused of crime. These rights and conceptions were not acquired by easy gestures; they were the fruit of long and bitter struggles, the slow growth of a plant well watered with the blood of our ancestors.

IR turn for a moment to the debt we owe to inventive genius. In these days when there seems to be a surplus of everything except parking space, our debt to the machine may be obscured by the problems it has brought, but surely the fault is not that of the machine but of certain branches of human activity which have failed to keep pace with invention. Who, then, do we find among our principal creditors in this classification? Let us begin with James Watt, the Scotsman who about 1775 gave the world the practical steam engine.

But for the train of events which James Watt set in motion, Rotarians today would travel on foot or in horse-drawn coaches. They would sit in rooms lighted by candles, and, instead of having elevators to whisk them to their floor-levels, they would make

their difficult way up endless flights of stairs. And not one of them, I suppose, has stopped to express, even mentally, his debt to Watt for what he has done for him.

Then there was the Englishman, Stephenson, who developed Watt's steam engine into a locomotive, and so made possible the vast railway enterprises of today. Even those of us whose only experience with railway trains is now at level crossings will hardly dispute the importance of the machine which Stephenson set in motion when he so harnessed a steam engine that it would draw trucks of coal at a speed of four miles an hour. Today there are about 250,000 miles of main track railway in the United States alone—enough to lay a double-track line five times around the world at the equator—and the railway problem has become one of the most pressing of the day. But the railway re-made civilization; without the railway, nations such as the United States and Canada would be impossible.

One other Englishman must be mentioned. Michael Faraday, by his researches into electro-

magnetic induction and his discovery of the principles on which are based the electric dynamo, opened the door to that immense development in electric and hydroelectric power which has marked the last half century. They have brought immeasurable convenience and benefits to society, and, unlike many inventions, have actually reduced the cost of living. The rate for domestic electricity in my home town of Ottawa, Canada, averages less than one cent a kilowatt hour, which means that my wife cooks her dinner by electricity at lower cost and with infinitely more convenience than would be possible with either coal or wood.

The United States have made their contribution. Edison and a thousand others have built wonderfully upon the foundation laid by Faraday. Edison gave us not only the filament lamp to lighten our darkness, but the phonograph to bring music into every home, and did foundation work for the amaz-

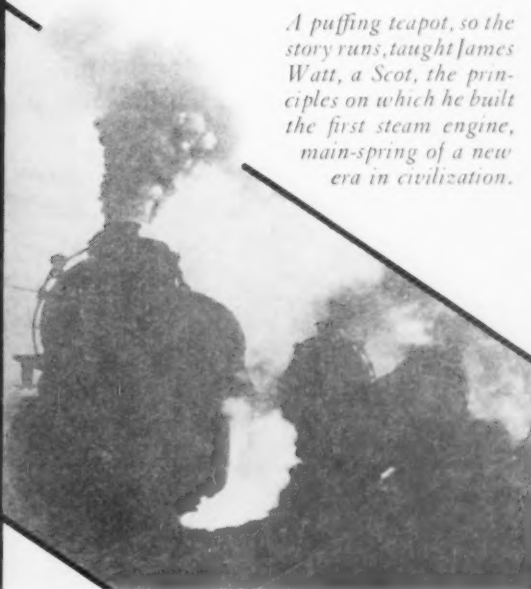
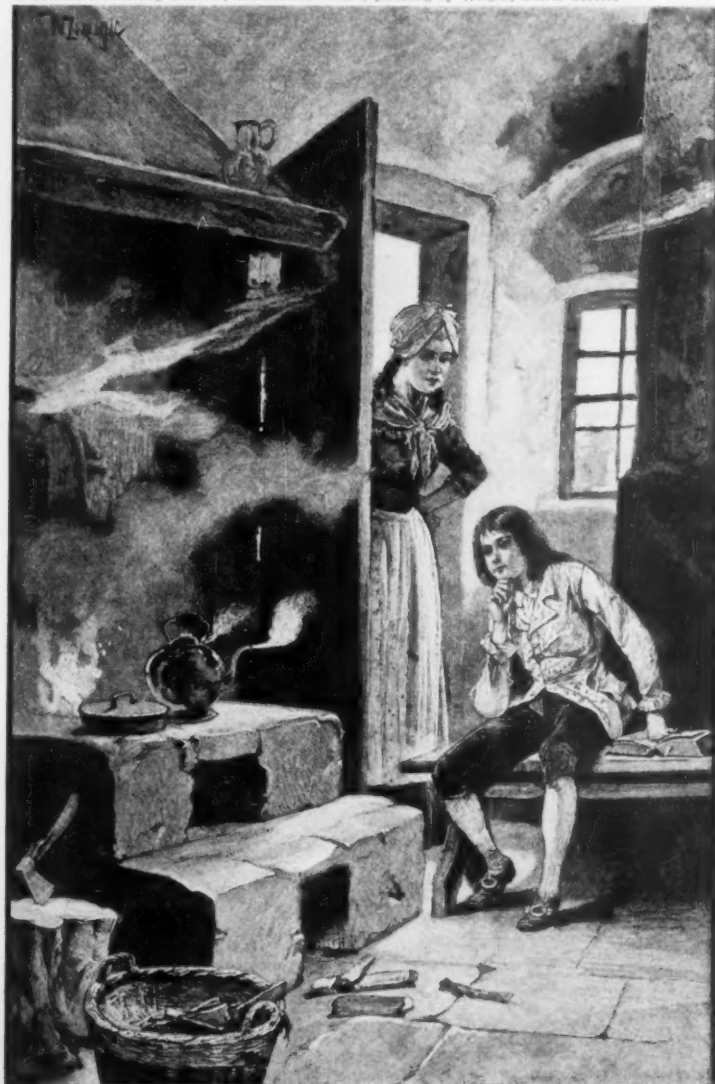
ing motion picture industry. McCormick begat the reaper, which begat the self-binder, which begat the combine harvester.

THE internal combustion engine, I believe, originated in England, but the American automobile has put the nation on wheels. Some may think it has put it on skids instead of wheels, but at any rate it has converted inertia into motion. The Wright Brothers conquered the air with a heavier-than-air flying machine, and Lindbergh, if not exactly an inventor, at least blazed the way into a new field of human experience.

Dr. Crawford D. Long of Jefferson, Georgia, was the first to use an anaesthetic in an operation (1842), and the series of experiments beginning with him have made it possible for your surgeon to remove your appendix and \$200 in a few minutes, the first part of the operation being almost painless.

Canada, although small numerically, has contributed her share to this galaxy of progress. One of the first ships to cross the Atlantic under steam power—the *Royal William*—was built in Canada. The first compound steam engine was built in Canada. The first railway sleeping car is credited to Hamilton, Ontario. A young Scottish Canadian—Alexander Graham Bell—built the world's first telephone. A Canadian scientist developed the famous Marquis wheat which rolled back the map of the world and did its share to upset the Mal-

Photo: H. Armstrong Roberts; Illustration from a painting by Weigle; Culver Service



A puffing teapot, so the story runs, taught James Watt, a Scot, the principles on which he built the first steam engine, main-spring of a new era in civilization.



Relief on Mausoleum at Ravenna

For impeccable literary example and leisure joy the present age owes much to such unforgettable Europeans: Dante (1265-1321); Cervantes (1547-1616); Shakespeare (1564-1616); Goethe (1749-1832); Ibsen (1828-1906).



From a contemporaneous painting

thusian theory. Two Canadian professors jointly discovered insulin, which brought hope and health to thousands of invalids, and a Canadian built and popularized the batteryless radio set.

So much for the debt we all owe the inventors and scientists of the past and present, and I have touched only the barest surface of the subject. Space does not permit tribute to the inventors of the sewing machine, the typewriter, the linotype, the printing press, the telescope, which has brought the universe within our ken; the microscope, which has revealed the hidden sources of disease; the ordinary household match, which has made man the master of fire. Let me press on to one or two other considerations.

THERE is, for example, the field of sport. If you think it is not an important field, take note of what the people are reading in the daily papers, on the street car, in the hotel lobbies—anywhere you like to check it. The influence of sport in shaping national characteristics can hardly be over-emphasized, and it is interesting to note that the Anglo-Saxon races have been the great inventors of the sports that have taken the world out of doors.

Scotland—some say The Netherlands—gave the world golf, and England gave the world football and cricket, although there is some dispute as to whether cricket is a game or a social event. United States gave the world baseball, and again there is some dispute as to whether baseball is a

sport or a business. Canada has recently been busy giving the United States hockey.

Mention of hockey suggests some observations on the internationalism of sport. For example, when Detroit defeated Toronto and won the 1933-34 championship, the winning goal was scored by Ebbie Goodfellow, whose home address is Ottawa, Ontario. Again, when Chicago overthrew Detroit's hopes, the winning goal was scored by Harold March, of Regina, Saskatchewan. The roster of the Chicago, Detroit, or New York hockey teams reads like an old home week in Winnipeg, Toronto, or Ottawa, Ontario.

But the debt is by no means all on one side. While Canadians are introducing hockey in the United States, Americans are showing their north-

ern neighbors the fine points of baseball and football. Surely life has been made more interesting and eventful in both countries by this exchange in the field of sport; surely it adds its quota to those debts



'First Folio' engraving by Droeshout

which we owe each other and which never in all time can be paid except in kind!

Then there is the exchange of population which is inevitable in the case of two nations situated as are Canada and the United States. According to the census of 1930 there were in the United States at that time 1,278,421 persons who had been born in Canada, and according to the Canadian census of 1931 there were in Canada 344,574 persons who had been born in the United States. Expressing it another way: one person in every hundred in the United States was born in Canada, and a little more than three persons in every hundred in Canada were born in the United States.

The contributions made by these expatriates to their



From a contemporaneous portrait

Canada has sent many lovely, able actresses to Hollywood; among them is the famed Mary Pickford shown as she appeared in Dorothy Vernon of Haddon Hall.

adopted countries must be very considerable. Someone has taken the pains to find out what the Canadians who have gone to the United States are doing for a living, and he finds that 781 are journalists, 1,200 are on the stage, 1,724 are government officials, 2,464 are clergymen, 3,893 are physicians, and no less than 12,930 are teachers and college professors.

To mention individuals: The late Franklin K. Lane, Secretary of the Interior in the Wilson cabinet, was born in Canada, and it has been said that only that accident of birth prevented his receiving the Democratic nomination for the Presidency. Admiral Simms was born in Canada. Senator Couzens was born in Canada. Father Coughlin was born in Canada. James J. Hill, one of the world's great railway-builders, was born in Canada.

The stage fairly teems with Canadian names like Margaret Anglin, May Irwin, and Julia Arthur. To the silver screen Canada has contributed Mary Pickford, Norma Shearer, Marie Dressler, and Walter Huston, to name just a quartette of the top-notchers, and Director Mac Sennett to give—shall I say?—form and class to the motion picture industry. And for the conversion of their neighbors, Canadians

have sent the one and only Aimie Semple McPherson.

Here again the debt is by no means all on one side of the international ledger. Americans have had a large part in the shaping of Canadian development and destiny. They include such notables as the Right Honorable Sir

George Perley, distinguished philanthropist and veteran member of the Canadian Parliament and, on numerous occasions, Acting Prime Minister of Canada, who was born in New Hampshire; the late Lord Shaughnessy, President of the Canadian Pacific Railway, born in Milwaukee; the late Sir Henry Thornton, President of the Canadian National Railways, born at Logansport, Indiana; (strange how these Americans pick up earldoms and knighthoods when they get away from home!) and Hon. C. D. Howe, new Canadian Minister of Railways, was born at Waltham, Massachusetts.

HENRY WISE WOOD, president of the Alberta Wheat Pool and a power in the political and economic life of Western Canada was born near Munro City, Missouri; George Lane, the rancher who entertained the Prince of Wales at his ranch near High River, Alberta, and so stirred his enthusiasm for that beautiful country that the Prince bought a neighboring ranch where, once in a while, he seeks to escape "the white light that beats upon a throne," was born near Des Moines, Iowa. One could pursue this subject to any length, but these instances will have to suffice. Surely they do establish that each country has drawn lavishly upon the energy and ability of its neighbor's citizens.

But there remains a debt greater than any of these which I have enumerated: Language.

We do not know from what distant ancestral race we inherit the power of [Continued on page 52]



Photo: Nyblin, Oslo



The Goal Is Plenty for All

By **Harold G. Moulton**

President, The Brookings Institution

MOVEMENT is not really progress unless it is toward the place we want to reach. A ship that leaves its course to visit an uninhabited island may provide entertainment for its passengers, but it isn't getting nearer to port, which is its chief objective.

The goal of economic progress is well defined. It is the attainment of progressively higher levels of material existence for the whole people. We want a sustained prosperity that will bring living standards substantially higher than we have had in the best of our "prosperity" periods.

Although no one questions this primary objective, it is noteworthy that many present-day schemes would tend to lead us away from it. They would take us in the direction of producing less, when, in fact, we need more. Instead of seeking primarily to increase our output so that it would be sufficient to supply everybody with at least the ordinary comforts of life, some of these schemes would attempt to alleviate the pressing difficulties by mere division of what we now have—which is gravely insufficient. Others would freeze production at low levels by a compulsory cutting of working hours past the point necessary to turn out a satisfactory supply of goods.

Readers of this magazine are probably familiar with most of these assorted palliatives and there is no intention to appraise them here. We must fix in our mind that no step is progress unless it is in the direction of plenty rather than scarcity.

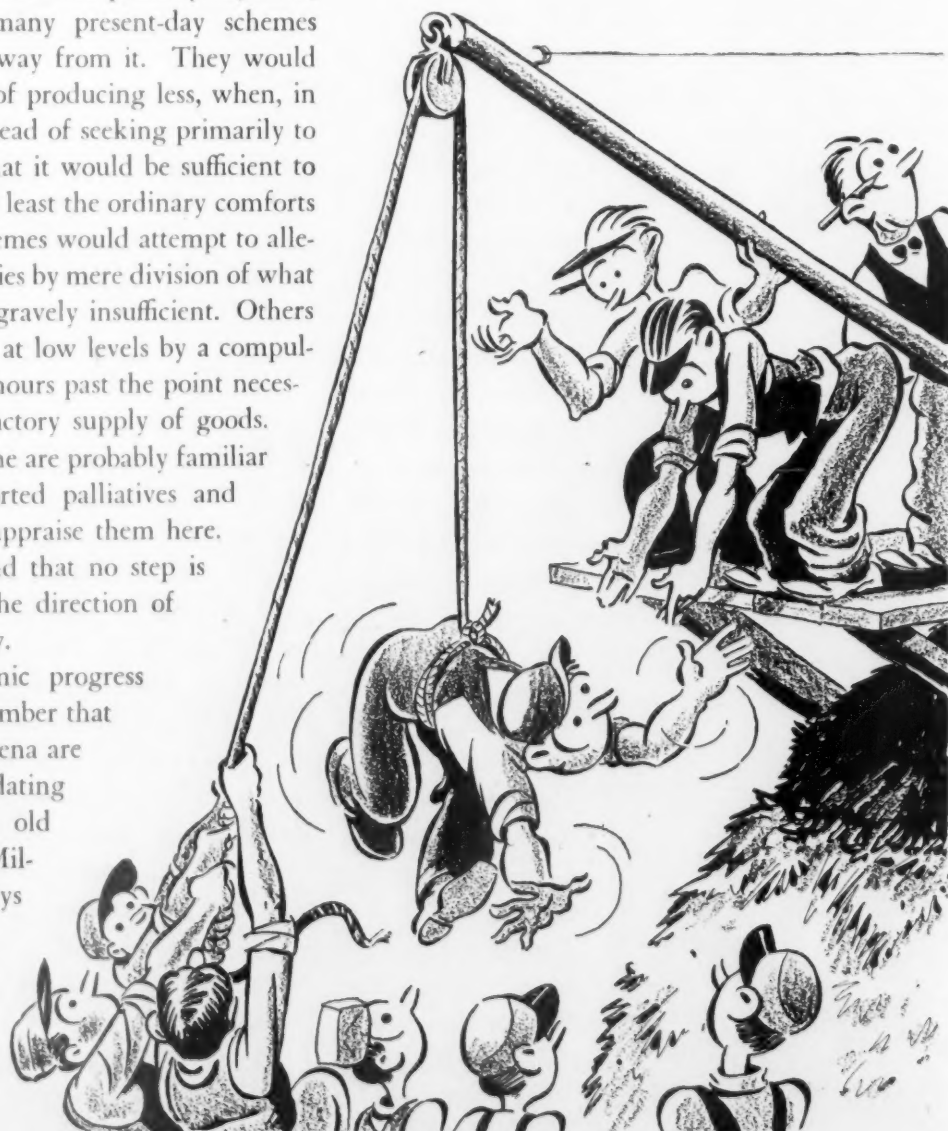
In considering economic progress broadly, it is well to remember that while depression phenomena are generally considered as dating from 1930, they are an old story to many people. Millions of families have always been in a depression.

Back in 1929, poverty was always at the doorstep. Six million families, in the United States, for example, re-

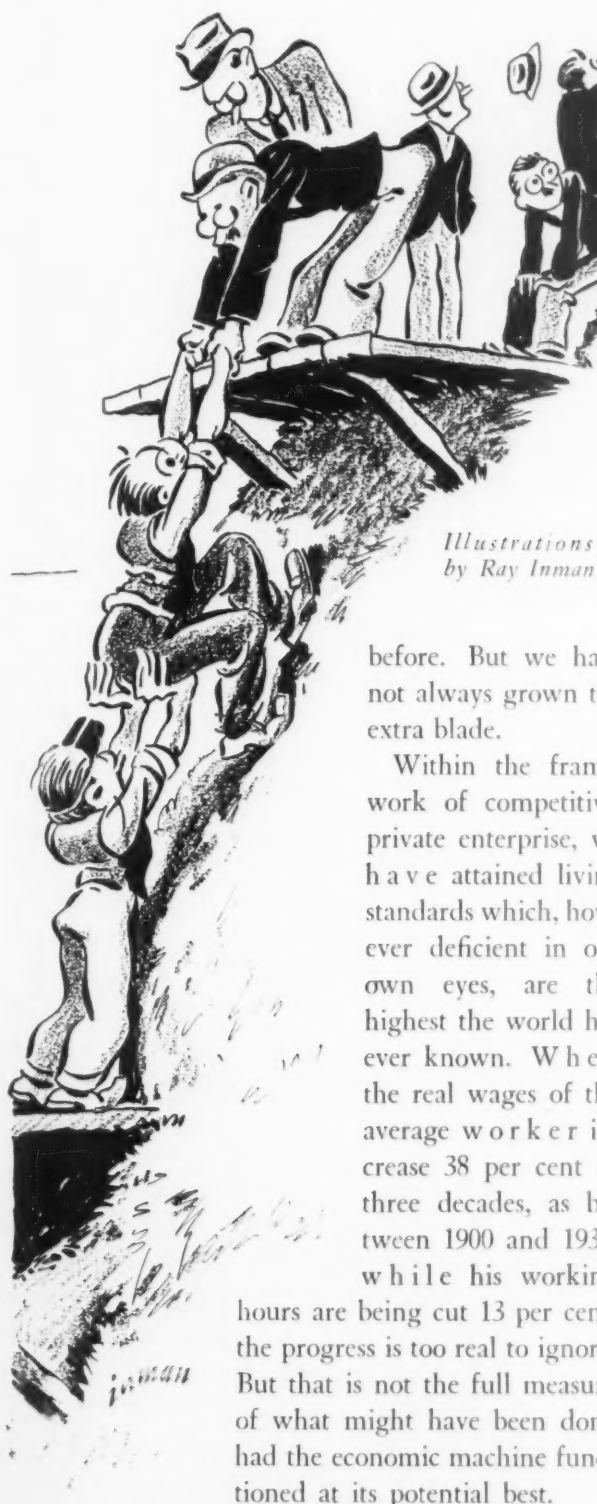
ceived less than \$1,000 annual income, and 16 millions received less than \$2,000 in that year. Yet, in spite of the need for goods which existed in the low income groups, the productive plant was operating at only 80 per cent of its capacity.

The fundamental need then was the same as now—to articulate production and consumption so that all productive capacity would be utilized and enlarged to supply the progressively expanding wants of the people.

We have learned to produce goods of all kinds with greatly increased efficiency, in recent decades, especially since the war. We have made it possible for two blades of grass to grow where one grew



"The goal of economic progress is . . . the attainment of progressively higher levels of material existence for the whole people."



Illustrations
by Ray Inman

before. But we have not always grown the extra blade.

Within the framework of competitive, private enterprise, we have attained living standards which, however deficient in our own eyes, are the highest the world has ever known. When the real wages of the average worker increase 38 per cent in three decades, as between 1900 and 1930, while his working hours are being cut 13 per cent, the progress is too real to ignore. But that is not the full measure of what might have been done had the economic machine functioned at its potential best.

Three years ago we began a study at the Brookings Institution which sought to isolate the factors which tend to retard rather than accelerate economic progress, and it was in the course of this inquiry that the

above facts were developed. With the masses of the people unable to buy the things they wanted and needed, yet with the productive plant partially idle, our study naturally centered in the effect of income distribution on economic difficulties, and here we found the key to the maladjustment.

The rise in the general level of incomes between 1900 and 1929 resulted in an increase in the proportion of the national income which was saved, inasmuch as the percentage of savings grows as higher income brackets are progressively reached. Families receiving less than \$2,000 annually, it was discovered, save an inconsequential part of it, if any, but at the higher levels a substantial amount of savings is almost automatic. In 1929, 10 per cent of the families accounted for 13 billions out of the 15 billions of total savings. The tendency was toward the saving of more and more of the nation's money income as the years passed.

But the buying power of the masses was not sufficient to make profitable the utilization of these savings in productive enterprise. Industrialists do not add to their plant unless there is reason to believe they can sell the product. As a result, much of the money savings were dissipated in speculative bidding up of outstanding securities and other forms of investment. Yet it would have been necessary to increase the capacity approximately 40 per cent to give everybody a really adequate living, measured by goods and services consumed.

The problem is the insufficiency of buying power among the masses. If we are to have sustained prosperity and progress, their buying power must expand as increased efficiency enables production to expand. Or, to put it another way, the benefits of technological advance must be passed on to the people as they are made if a cumulative maladjustment is not to be the result.

Taxation is urged by persons of one school of thought as a method of passing on these benefits. But unless the net result is to provide the masses with the things they want most, there is no real gain. The people's primary desires are for better food and

houses, automobiles, etc., rather than for more public buildings, duplicate transportation facilities, or other forms of public enterprise. There are fields in which government expenditures, financed by taxation, may eventually play a much larger part with substantial social benefits, but at best this method of disseminating the fruits of increasing efficiency is quite limited.

LABOR has made some progress toward obtaining the benefits of technological advance by pressure for higher wages, but in the aggregate the results have been slow and disappointing. The direct benefits have been limited to particular groups, and, at the same time other groups, such as farmers, have been affected adversely. Farmers, in turn, have sought artificial methods of raising the price of their own products, and a net result has been that the production and interchange of goods has slowed down.

The way in which it can be done is the way envisaged in the theory of the profit system, and which actually worked well until recent decades. That way is through the reduction of prices as production becomes more efficient. By this method, a nation's real income is distributed in the most effective way possible, among the masses who need it and will spend it. Instead of more money savings than can be productively employed, there is a constantly increasing buying power which makes profitable the use of savings in new enterprises filling new needs or supplying old wants more effectively.

This process is theoretically automatic, and until comparatively recent decades it actually has been automatic. Competition inexorably brought about lower prices as efficiency made them possible. Our trouble today is not that the competitive system of itself won't work efficiently but that fetters we have wrought prevent it from working efficiently.

Economic history of the past 50 years has been marked by a constant succession of attempts to preserve the *status quo* by stabilizing prices in one way or another. We have done this through the medium

of trusts, pools, trade associations, code authorities, and other agencies whose effects have been both direct and indirect. We have tried to gain immediate profit from artificially maintained price levels, but each time we have done so we have made long term progress more difficult. We have been gradually starving the goose that lays golden eggs.

This is not to imply that competition has wholly disappeared. Any reader doubtless can name many lines in which the free play of competitive forces is bringing a steadily enlarging and improving product to the people. But in others, the process has been throttled. The price structure, in progressive degree, has been frozen, and though productive efficiency has consistently gained, only a part of its benefits have been able to break through and reach the masses of consumers.

Between 1922 and 1929, technological advance was particularly rapid. Productive efficiency per worker gained about 18 per cent, yet there was little change in wholesale prices. In similar periods of the past, before price stabilizing agencies had obtained such a firm foothold, price reductions were marked along a broad front. Such was the case, for example, between 1870 and 1890, when competition had little artificial restraint.

The effect of price rigidity has been particularly adverse to economic progress because of the basic character of many of the products whose prices have been maintained. The failure of certain steel prices to respond to increased productive efficiency may serve as an illustration. Steel enters into the manufacture of many other products, and if its price is maintained, price reductions farther down the line are difficult to effect.

We do not propose a broad program of price cuts at any given time, nor do we suggest that business men operate without a satisfactory profit. But it is apparent that as technological advance gives us increased productive efficiency, it must be passed on to consumers in lower prices if broad, sustained progress is to result. We have felled logs across the only road that promises to take us where we want to go; but, under-

neath the obstructions, the road is still there.

Let us remove the obstructions.



"We have been gradually starving the goose that lays golden eggs."

Personalities In the News

Two Rotarians who direct large national associations are: (below, left to right) Otto Lang, Dallas, Texas, President — for a second term — of the Florists Telegraph Delivery Association; and Dr. Robert P. Fischelis, Trenton, New Jersey, new President of the American Pharmaceutical Association.



A process for preserving food by quick freezing bears the name of Rotarian Clarence Birdseye (below left), Gloucester, Massachusetts. J. M. Wardle (below right), Banff Rotarian, Canada's Deputy Minister of Interior.



Photos: (above, right) Ruund; (right) Walker

Head of the Canadian Press Association is Rotarian W. B. Preston, Brantford, Ont., (right).



British, U.S.A., and Rotary flags, carried by the Blue Bird in speed runs at Daytona Beach, Florida, have been presented by Rotarians there to the Secretariat and to the London Rotary Club.



Hugo Celmins (left), President of the Rotary Club of Riga, Latvia, has been appointed Latvian Minister to Berlin, Vienna, and The Hague. He is Lord Mayor of Riga, former Prime Minister of Latvia, and Farmers' Union Leader.



An "ace" as a skeets shooter is Rotarian Frank G. Traeger of Montclair, New Jersey. He is captain of the Roseland Gun Club, the holder of the world's record (of 500 skeets targets, 492 hit). He was an "All American" twice.



Frank D. Waterman of fountain pen fame (at left in picture above) looks on as a fellow Rotarian, Frank Mulholland, a Past President of Rotary International, autographs his picnic uniform — this when Kankakee, Illinois, dedicated a park to its son, Rotarian Waterman.



Sir Malcolm Campbell who carried the banners of two nations and of Rotary in recent motor speed tests.

Paul Harris' New Book —a Review

By William Lyon Phelps

*Professor, Author, and Critic; Member,
Rotary Club, New Haven, Connecticut*

A favored camera-portrait of Paul Harris, Founder and President-Emeritus of Rotary, by Hugh Galloway, a Past President of Rotary International: Association for Britain and Ireland.



Photo: © Hugh Galloway

THIS BOOK, *This Rotarian Age*, of about 250 pages, written by the founder of Rotary, Paul P. Harris of Chicago, was unwittingly christened by one of the most brilliant writers in the world—G. K. Chesterton. It is not the first time that an epithet has been proudly accepted as a badge. If, within the narrow space of 30 years, Paul Harris has seen an organization founded by himself grow to such colossal proportions that its enemies believe it has changed the character of the age, he should feel that he has not lived in vain; that he has exerted a profound influence on the whole world.

The fact that scientific sociologists in universities have thought Rotary and other service clubs a phenomenon worthy of investigation, and that hostile critics find it a convenient target, is additional proof of its importance.

My article will concern itself almost entirely with the Harris book; let me merely say in passing that serious and sincere adverse criticism from our enemies is or may be made beneficial to Rotary and to all of us who believe in Rotary. Furthermore, such investigations as *Rotary*, the survey of the Chicago Rotary Club (University of Chicago Press, 1934) and an even more recent one called *Rotary and Its Brothers*, by Charles F. Marden, Ph.D.

(Princeton University Press, 1935) are also valuable.

Yet I think with all such books, the whole is less than the sum of its parts; details can be pointed out that might be advantageously changed. But no one outside of Rotary can really appreciate Rotary or form any true estimate of its value. The same could be said of any organization, including those to which Mr. Chesterton, himself, may belong.

One gibe quoted is this: You see a group of Rotarians and you ask where they are going. "I know where they are going; they're going to lunch." Now I never heard of a Rotarian who joined for the sake of the lunch. If our enemies only knew the most vulnerable point of attack! For there is no comparison between the quality of the intellectual food served at the average Rotary session and that of the physical.

I HOPE every one of the 160,000 members of Rotary will read *This Rotarian Age*. Paul Harris has divided his book into 16 short chapters giving the history of the organization from its faint dawn to its present splendor; with due attention paid to local aspects of individual Rotary Clubs as well as to Rotary International.

Rotary was born at Chicago, February 23, 1905.

But Mr. Harris goes back to the dawn of history to get a good start. I am rather sorry he did, for I think his second and third chapters are the least interesting and certainly the least important. I advise the reader to skip them both. I think the structure of the book would have been better and its initial appeal to the average reader more direct, if the first chapter had been called *Preface* or *Introduction*, and if the book had then begun on page 23 with the chapter *Can Anything Good Come Out of Chicago?*

THIS chapter is an account of the development of Chicago after the fire of 1871 (the book says 1870). Then in the next chapter, *Genesis of Rotary*, Paul gives an interesting sketch of the personalities of three men saying, "These three men and the writer constituted the first group to foregather in the fellowship of Rotary."

The fifth man brought in singing, which has been a brief but vital part of Rotary Club meetings during the past 30 years, so far as the United States is concerned, at least.

From the very start there was a jolly friendliness, an intimacy, which differentiated Rotary from other clubs. Mr. Harris on this point does well in quoting Sir Henry Braddon, an Australian Rotarian.

One way in which Rotary develops the individual is in preserving the boy in him. Deep down in the heart of every good fellow there is a boy, a boy whose outlook on life is rather wonderful, unspoiled . . . as the years go on the boy is apt to become submerged, and it is a sad day for the man when the boy can be said to have passed away.

So far from this being a negligible part of Rotary influence, I think it is one of the most important. One secret of happiness is to have the mind of a man with the heart of a boy. We can easily see how a "scientific" observer at a Rotary luncheon, bent on

getting "material" for a sociological essay, might not appreciate this side of Rotary.

Paul Harris has travelled all over the world, and his comments on international affairs and the removal of national prejudices and misunderstandings are valuable and stimulating. He says:

No one ever rises in the writer's esteem through disloyalty to his country, wheresoever it may be. One ought to love his country so well that he will resolve never to create enemies for it, nor subject his fellow countrymen to ridicule through proclaiming the land of his allegiance "God's own country."

In the beginning, the keynote of Rotary was *Tolerance*. Mr. Harris gives a variety of dramatic instances that helped to establish this principle.

The second Rotary unit was in San Francisco; the



The dearly-sought, straw-haired belle (above) is Founder Paul doing a bit of gay miming with some Rotarians in Copenhagen.



A Rotary picture of historical interest—the first officers of the world's first Rotary Club, Chicago, 1905. Left to right: Paul Harris, Silvester Schiele, William Jensen, Harry Ruggles.

second nation to have a Rotary Club was Canada; thus in five years the name National Association of Rotary Clubs was changed to International Association. All over the world today, the two words go together, one and inseparable—Rotary International.

The author tells us the origin of the two slogans, "He profits most who serves best," and "Service above self." I admire his frankness in discussing the meaning of the word *profits*; it is not confined to an idealistic or character-profit, though that side is the more important. It is downright cash profit as well.

SUCH an interpretation of profit is liable to misunderstanding and may give ground superficially for hostile criticism. But what is meant is that although one should not follow honesty because it is the best policy, it does happen—with occasional individual exceptional cases—to be the best policy. The ideal way to settle difficulties is usually the most practical way.

I remember in reading the late Anne Sedgwick's novel *The Encounter*, an argument between two men which illustrates exactly what I mean by the preceding paragraph. One man said, "Strength is the best thing in the world," to which the other said, "No; goodness is the strongest thing in the world."

After the Boxer rebellion in China, one ruler in demanding the indemnity gave out publicly to his soldiers this command: "Act so that no Chinese

will ever dare to insult or injure one of your countrymen again." The United States returned the indemnity to China. Which was the more practical method of obtaining the same result?

In the chapter *The Challenge*, Paul Harris shows that he is quite aware of the objections made to Rotary by its critics and of the features that cause these objections. I admire immensely his candor in dealing with the possible weaknesses and blemishes of Rotary and his good temper in facing antagonists. If there were to be a debate between a champion of Rotary and an opponent, I should like to have Founder Paul Harris as our spokesman.

Of the University of Chicago report, he says:

If the desire of pecuniary profits was recognized as a suitable motive for joining Rotary Clubs, it is not difficult to see that it would result in the loss of many of our best members. If more realism is necessary it will, it is hoped, be obtained through moving the backward members forward rather than through moving the forward members backward. The writer is surprised that the members of the University Committee, who by the very nature of their own vocations must have dedicated their lives to the "Service above Self" ideal, can be skeptical about the attempt of Rotarian business men eventually to rise to the same high standards.

What Rotary can do toward furthering the peace of the world is difficult to state definitely, but Mr. Sinclair Lewis—hardly a Rotarian—has said that if world peace ever does come, it will come more through our so-called service clubs, Rotary, Kiwanis, Lions, etc., than through any other agency.

The very fact that we cannot be a pacifist organization any more than we can be a "national defense" organization is all to the good. There are many associations political, religious, conservative, revolutionary, who would like to "use" Rotary, as they have tried to use the churches and the scientific laboratories. But Rotary goes on serenely in its own independent way, containing Radicals and Conservatives, religious men and atheists, militarists and pacifists, but endeavoring to make citizens of all nations feel like brothers.

What if just before war were declared, every individual on one side could be introduced personally to every individual on the other side,—and the business of Rotary is to make everybody in the world acquainted with everybody else! Tremendous progress toward this goal has been made in 30 years.

This book by Paul Harris has given me much information of value; and helped me to understand many things in Rotary. I hope that *This Rotarian Age* will go through many editions.



Photo:
Photographic
Illustrations



Photo: Ewing Galloway

These salty old Dutch fishermen may be "on the shelf," but still they must see the ships come in—and pipes are sweet. Besides, who with the sea in his blood, doesn't enjoy a bit of reminiscing?

The Netherlands: Man vs. the Sea

By Dr. A. C. Josephus Jitta

Economist, Educator, Rotarian

DOES The Netherlands, when you hear it, remind you of a small boy with his finger stuck in a hole in a dike, keeping back the North Sea till workmen arrive to repair the leak? Or does it suggest canals and windmills, cows, cheese, wooden shoes, and men and boys walking along village streets in sail-size breeches?

This country has often been called picturesque. A Netherlander likes that characterization, but he is ever so much more pleased when his homeland is described as one of the man-made wonders of the world; when it is praised for its agriculture, commerce, and industry, achieved in spite of severe obstacles; when the courage, resourcefulness, and determination of its people are referred to; when mention is made of the fact that it is the world's foremost colonial power, after England and France; when the story of the Zuider Zee is recounted, also the story of shipbuilding and cotton textiles, of margarine, artificial silk, and oil; when its genius for thrift and its prominent place as a capital-exporting nation are cited.

Few realize that almost half of The Netherlands

A sturdy people...a country 40 per cent below the water level...windmills and tulips...cheese and diamonds...teeming factories.

is *made* land. Once in company with an Englishman I went by ship along the rivers and canals of Holland. Mile after mile we saw the level of the water in the river as high as, or higher than the roofs of the houses. We saw countless works built to prevent or to control inundation. At last the Englishman turned to me.

"You are a wonderful people!" he exclaimed. "You take part of the sea and build a dike around it. You pump out the water and get land you call a 'polder.' Then you dig a canal through the polder. Not satisfied with that, you build a bridge over the canal!"

There was much truth in his comment.

Holland, as you may know, lies at the mouth of three great rivers, the Rhine, the Meuse, the Scheldt. Napoleon once said that it was a "deposit" of these rivers. They have brought down masses of gravel, sand, clay, silt, the very basis of our agriculture, the very foundation upon which our homes rest. The



Photo: (below) Netherlands Railways, Hamburg American Line



Above: Edam cheese, molded in red balls, has carried Holland's dairying fame to the ends of the earth.

Below: Canals everywhere in Holland; boats are commoner than cars.



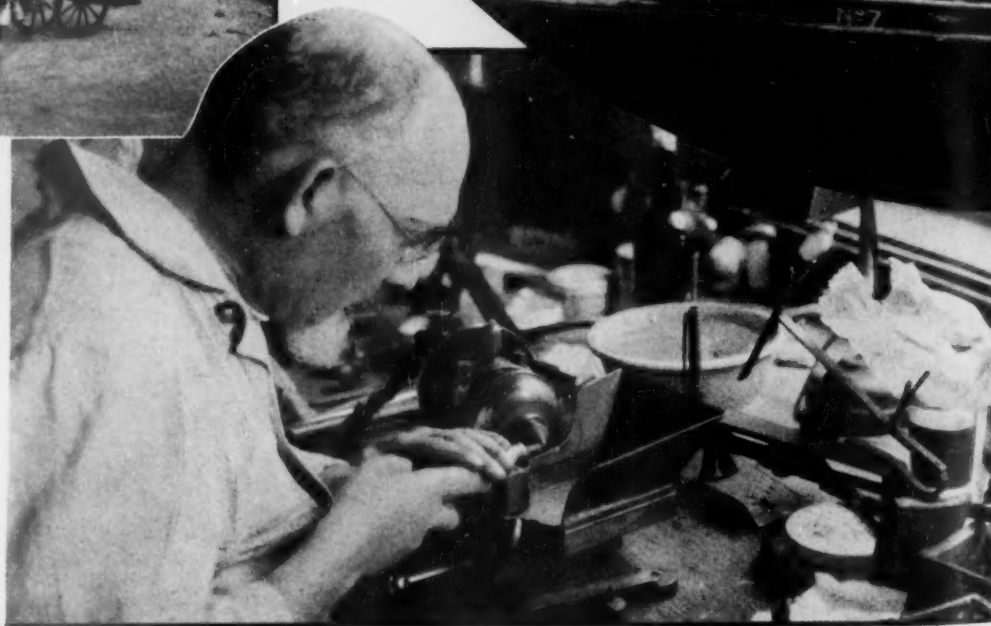
Photo: Burton Holmes from Ewing Galloway

Photos: (above and below)
© Publishers Photo Service

At top: Wrinkles etched by smiles and weather mark the face of this old fisherman.

Above: Windmills still are used to pump water from the low-lying areas in The Netherlands, but electric power is fast displacing them.

Right: An Amsterdam diamond cutter. This trade, introduced by fugitive Portuguese Jews during the Inquisition, is an important modern industry in Amsterdam. Most of the uncut stones are diamonds imported from South Africa.



Photos: (extreme left, below, right) © European



Canals everywhere!—and
are commoner than trucks.

Above: The "modern" architectural style dominates
the newer section of cities throughout the country.



Photo: (below)
Orient and Occident



Photo: © Publishers Photo Service

At top: Peasant beauty set
off by a native costume that
dates back to medieval days.

Above: A notable carillon is
housed in this ancient tower
at Alkmaar. In this building
cheeses from the district are
registered before exporting.

Left: Tulips—long known as
one of the glories of The
Netherlands. Fortunate is
the tourist who visits this
country in April when fields
are great patterns of pink,
blue, lilac, and white, rem-
iniscent of an oriental rug.



wind, blowing almost continuously over this low-lying land, also helped. At low tide it carried sand from the seashore, forming dunes—natural dikes which protect the country against the high seas.

Where nature failed to construct needed dunes, the inhabitants have constructed dikes to protect their homes and to increase their acreage. A map of Holland in 1500 A.D. shows great areas under water, which today are reclaimed land, the site of homes, farms, even cities. Actually 40 per cent of the country lies below sea- and river-level. The control of water is so important that there is a special ministry of dikes, called "Waterstaat."

"But," it will be asked, "how can you drain land that lies below the rivers and the sea?"

The answer is that the water has to be pumped out constantly. For centuries, this pumping was done by the windmills which were, and yet are, a

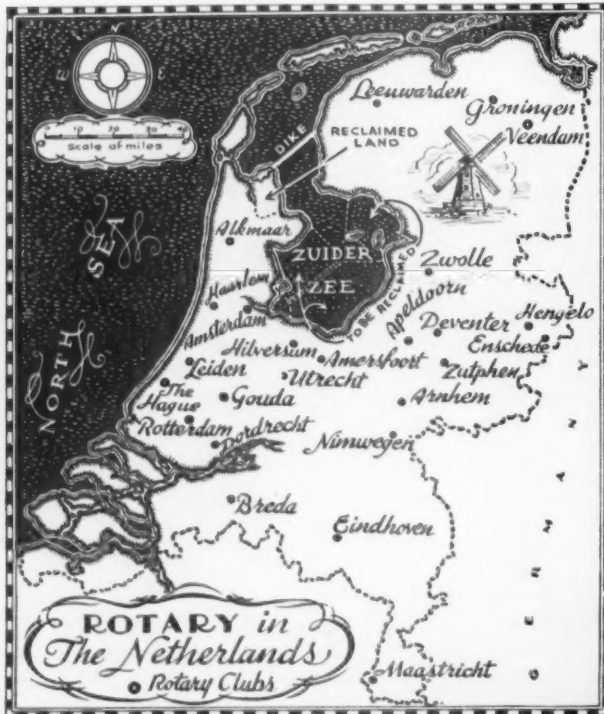
characteristic feature of the Holland landscape. Windmills are still used, but they are supplemented now by electric pumps. The wind is free, but sometimes takes the afternoon off. Electricity works when the wind won't.

Have you heard of the Zuider Zee? It is a great inland sea in the heart of Holland. In 1918, during the World War, the Parliament voted to drain a great portion of it, though the work will take 30 years and cost almost a half billion dollars. Not long ago there was great rejoicing in Holland, for the great dike forever separating the Zuider Zee from the North Sea was completed. Ahead is the job of pumping the water from the thousands of fertile acres behind the dikes. When it is done, The Netherlands will have added 600,000 acres, increasing its arable land by 10 per cent! And all without a war of aggression, save against the mighty and numerous forces of Nature!

Amsterdam was once reached by vessels through the Zuider Zee. It is now connected with the North Sea by a ship canal running straight west through the dunes. In order to reach Amsterdam by the old route when the Zuider Zee work is completed, a vessel would find it necessary to sail for many miles over dry land!

It was undertakings such as this of the Zuider Zee that caused a Frenchman to exclaim, after a visit: "God made the world; Holland was made by Dutchmen!"

The character of the country is an excellent fortification against outside enemies. In 1672, France, England and a part of Germany were at war with The Netherlands. Their armies marched against



The Netherlands' first Rotary Club was organized at Amsterdam in 1922. The next clubs were established in 1924 at Rotterdam and The Hague. Now this country, the 59th District, has 24 clubs and some 800 members.

Soil snatched from the sea is incalculably rich. Modern methods of tilling produce bumper crops. The reclamation of the Zuider Zee, now in progress, will increase the arable land of Holland by a tenth. . . . With almost half of the country below sea level, locks are necessary for navigation of canals. The one at Amsterdam is the world's biggest.

Photo: Netherlands Railways



Many historical ties bind America and The Netherlands. Hendrik Hudson, flying the Dutch flag, explored the river named for him. And, as this plaque recalls, Leyden was a welcome refuge for the harried Pilgrims.

the capital and would have taken it. An artificial inundation was created. The troops could not pass.

Once, it is said, the Queen of Holland was visiting a neighboring king. In her honor, he held a review of his bodyguard, remarking proudly:

"My soldiers are nearly all six feet tall."

To which the Queen is said to have replied: "That is two feet too short to pass the inundation of Holland!"

Location and the nature of the country have combined to give The Netherlands an understanding outlook on the rest of the world. No other nation has been so open to cultural influences from three or more sides. At all times The Netherlands, while giving freely, has also absorbed eagerly all that she could learn from her great neighbors.

Materials, as well as culture, we have taken from without. An Italian visiting Holland centuries ago, in what we call our Golden Age, was astonished to see that the country abounded in all sorts of goods which it did not produce itself: corn, flax, wine, woods. The nation's greatness was built on extreme efficiency in the use of raw materials brought from distant countries.

Holland today exports great quantities of meat and eggs to England. Twenty-five years ago there was no export of eggs at all. The poultry industry was studied intensively and methods of economical production developed. Likewise with pigs. It is a rather wonderful story. Our pigs and chickens are

fed on winter corn, bought at world prices in the world market. By perfecting production, farmers of Holland are able to raise bacon cheaper than farmers whose hogs are born on the very land where the corn grows.

Intensity of cultivation is very great. A Netherlands farmer who raised, say, only 12 bushels of wheat to the acre (the average in western America) would fail in no time. He would be considered a poor farmer if he did not raise at least 40 bushels; the average for this little country is more than 50.



Photo: General Council of Congregational and Christian Churches

While Holland is often thought of as primarily agricultural, the fact is that in the last 50 years industry has developed amazingly. Industrial products are more important today for export than the products of agriculture, horticulture, and cattle breeding put together.

The rise of the cotton textile industry is characteristic. Sixty years ago this industry was largely supported by the government. Exports amounted to 17,000,000 guilders (normally a guilder is worth about 40 cents) annually. The principle of free trade was accepted. The industry developed rapidly. Before the depression, exports in this field amounted to more than 100,000,000 guilders. Holland raises no cotton. It is imported from America and Egypt. Most of the coal to run the boilers comes from Germany. Machines come from England, America, Germany. Yet Holland's cotton products compete easily with those from England and America.

An industry that has developed phenomenally is the production of incandescent lamps and radio apparatus. Nearly all the raw materials—glass, metals, wood—are imported. Holland's contribution is chiefly the vacuum in the lamps and the energy of the founders!

The Netherlands is really a small country, notwithstanding its important trade. Its 13,000 square miles, spread over England would cover but a third. Americans can picture it by thinking of New Hampshire. Yet in this area the people are packed 600 to the square mile, giving the country a total of eight millions population. Dutch Colonies, however, have a total area of 800,000 square miles and an aggregate population of 60 million people, and they are a great factor [Continued on page 52]

The ROTARIAN

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THE Objects of Rotary are to encourage and foster the ideal of service as a basis of worthy enterprise and, in particular, to encourage and foster:

(1) The development of acquaintance as an opportunity for service.

(2) High ethical standards in business and professions; the recognition of the worthiness of all useful occupations; and the dignifying by each Rotarian of his occupation as an opportunity to serve society.

(3) The application of the ideal of service by every Rotarian to his personal, business, and community life.

(4) The advancement of international understanding, goodwill, and peace through a world fellowship of business and professional men united in the ideal of service.

Editorial Comment

Machines Can't Do It All

ON A PARK BENCH in Chicago, a few weeks ago, sat a young man. His hat was ringed with dust and sweat, the cuffs of his trousers were frayed. He stared at the skyline of skyscrapers, checker-boarded in the dusk by lighted windows.

"Yes . . . out of a job," he said. "Where did I work last? Over in Ohio, a box factory, ever since I got out of high school. . . . A year ago they put in new machines . . . I don't blame them . . . but now one man can make as many boxes as three did before . . . and, well, I was let out. . . ."

Those who make charts and graphs about such young men, call the reason for their dislocation "technological unemployment." Their statistics support Walter B. Pitkin's challenging statement that: if everybody were to use the most efficient methods and machines and to give employment preference to older men, youths that have reached the working age since 1920 would be out of jobs.

Such facts are discouraging to unplaced or dislocated youths, whether in the home or on the park bench, yet they do not tell the whole story that should be told to young men today. Machines are here to stay, it is true, but no matter how they multiply in number or increase in perfection, nor no matter how ways of doing business may change, work always will remain for *qualified* men to do. Machines can't do it all. This point, obvious though it may seem, is one that should be made with vigor by the business or professional man to whom youth comes for counsel.

Adults may not generally sense it, but many boys in high school and college are today apprehensive, fearful that in the sun of tomorrow there will be no

place for them. Understanding and sympathetic stress on the point that trained, hard-working men will always be needed can stir in youths the determination to acquire the requisite abilities, whereupon that very determination becomes the backlog of morale that may tide them over the weariness of long hours of study and apprenticeship, or the disappointments that come with seeking new jobs when old ones are taken by factors of economic change.

Ben Franklin's Method

THE room-at-the-top of the ladder of success is, no doubt, smaller than it once was. The method of reaching it has changed too, but not so much as some persons think—and this is another point that men who counsel youth would do well to bear upon.

Few fathers and grandfathers of the present generation followed rose-strewn trails. In the good old days of 30 or 40 years ago, many a successful man of today was cracking the ice in his pitcher before day-break to wash up before starting a day's work that ended at dark. Spending money was earned, and more apt to be counted in pennies than dollars. It is said of Dr. Pitkin, himself, that at one stage of his career he was arising at 4 A.M. on a little farm in Delaware to milk three cows before commuting to New York City to teach a university class in esthetics.

Last month, in these columns, E. B. DeGroot, while pointing with one hand to the necessity for rectifying the "existing chaotic economic order," with the other held up to youth the picture of Pitt a prime minister at 24, Stevenson writing *Treasure Island* at 23, Newton a scientist at 24. Youth *has* done big things. History is studded with its achievements—but these never have been attained merely by sitting down and

wishing, no matter how hard, for the silver platter to arrive.

When Napoleon proposed to take his army over the Alps, his generals advised against it because circumstances were unfavorable. Napoleon's reply, it is said, was: "Circumstances. I make circumstances!" Twentieth Century reality facing a young man preparing for a vocation makes preposterous a claim that he can shape all circumstances in his favor. But if he tries, he may be surprised at how far his effort will take him.

It should not, however, be blind effort. Here wise adults can help. They can, for instance, suggest adoption of Ben Franklin's method of using a checklist of virtues and abilities to be cultivated. Dr. Pitkin proposes ten which, while suspiciously old-fashioned to sophisticated eyes, have a merit that warrants pasting them in many a young man's hat:

1. Health.
2. High energy.
3. Persistence.
4. Thoroughness.
5. High Technical training.
6. Social sense.
7. Self-knowledge and self-understanding.
8. Adaptability.
9. Willingness to work for a long time at jobs requiring less than one's best abilities.
10. A knowledge of local affairs and wide acquaintance with local people.

Rotary's Work Formula

IF ONE were to attempt to put in a word-formula the process whereby Rotary does its best work, it would be: acquaintance, understanding, goodwill. It makes little difference what the plane of human affairs, the formula works.

It works within a club. It works in a district. It works on an international scale; those who attended the last international convention will vouch for that. But the formula is not to be confined to Rotary lines, and one of the most fertile fields for its application is rural-urban relations.

Not long ago Past Director Joseph W. "Bud" Jackson illustrated that point by recalling an experience while governor of the 13th District. In making an official visit to the Rotary Club of Kenosha, Wisconsin, he inquired about relations of club members with rural neighbors.

"Bad and they're getting worse," was the reply.

He suggested and urged that a rural-urban get-together be held. It was, and in the years that have followed rural-urban meetings have become a regular activity of the Kenosha club. The following, from *The Tattle Tale*, Kenosha Rotary publication, tells its own story:

Another successful event is added to the already lengthy list of outstanding achievements of the Kenosha Rotary Club. The Barter School, Pleasant Prairie, was the scene of a very satisfactory get-together with residents of rural Kenosha. Every seat was occupied, a delicious meal was served, the entertainment was excellent, and the dancing enjoyed until a late hour.

What Kenosha Rotarians have done is, of course, but one instance of constructive rural-urban work carried on by clubs around the world. It could be duplicated with innumerable reports from various sections of the United States, Canada, Australia, New Zealand—indeed, almost wherever Rotary clubs are established. The composite benefit resulting from it is beyond measure—and yet, measured by opportunities, it has but begun.

Out to Do It Again

THE CLIMAX of a Rotary year is the annual convention. The number of persons attending, although it provides an easy method of comparing one convention with another, is not necessarily an index of its benefit to the Rotary movement.

Nevertheless, suggests Alfred McKeown, of Detroit, Michigan, 1936 Convention Committee Chairman, there seems to be a correlation between attendance and Rotary progress during the ensuing year. Intangibles are always hard to make tangibly measurable, but Chairman McKeown, who has been rummaging through the records, has turned up some interesting facts.

First of all, he notes that the 1920 convention at Atlantic City, with 7,213 persons registered, set a record for that time. That fact—or maybe it was something else—had much to do with so firing enthusiasms that during the year which followed, 218 new clubs were organized, and some 12,000 men were taken into membership. Perhaps even more significant, however, is that in those 12 months, Rotary entered seven countries—Japan, Spain, Mexico, France, South Africa, Australia, and New Zealand.

Which is all preliminary to Chairman McKeown's prediction that Atlantic City, in 1936 again host to all Rotary, will make history repeat itself.

Boys Don't Want to Be Criminals

By Julian Montgomery

Past President, Rotary Club of Wichita Falls, Texas

HE was an underprivileged boy a generation ago. He drove mules in a mine. He began working in mines when he was eleven.

A coal-slide buried his father. The boy helped dig him out. From the age of twelve, he was his mother's support in one dingy coal town after another.

A cousin sent him a paper-backed campaign biography of James A. Garfield. One by one he spelled out the words. It was the first book he ever read. The reading kept him out of bad company for a

It's "Knuckles down!" and "No pix!"—and a pretty serious situation for this sharpshooting marble champ.



Photo: Acme

Marble-playing is popular with members of the Wichita Falls Boys' Club, but so are a dozen other sports. Each age-group runs its own contests, so far as is practical. Dues range from five to fifty cents.

And Rotarians at Wichita Falls, Texas, are proving that \$6.90 spent to give the youngster a chance may save taxpayers \$500.

month. It surprised him to learn that a boy could drive mules on a towpath and later become president of the United States. He says that the man who influenced him most was Garfield, though they met only in a mad dance of dim type under an oil lamp in a miner's shack.

He worked in the mines, this chap, till he was thirty-five. A latent spark of Garfield-born ambition was blown into flame when he married. He began learning the multiplication table at twenty-seven. At fifty-eight . . . he was made president of what is said to be the world's largest coal company.

There are mysteries past reckoning in life. Potentialities unrealized. You and I, no doubt, had the makings of Dillingers in us once. And that abominably underprivileged ragamuffin yonder might be another Lindbergh, or Byrd or . . . coal-company president, if—

If the right book came into his fists at the right time. If a certain hand were laid in just the right way on his sensitive shoulder. If a pair of understanding eyes looked soberly into his. If certain sincere words were spoken to him.

We cannot foresee where our bread will come to port if we throw it on the waters. Work with boys' clubs is bread cast. Much of it will sink and be



Jig-saw puzzles, dominoes, checkers, and ping-pong balls cost less than reformatories—and the results are far more satisfactory! Here is the always-crowded game room in the remodeled city-hall annex.



forgotten. Some may come back a whole fleet, loaf-laden.

The underprivileged boy of an earlier generation was often one who had to work at a miserably early age. His counterpart today, whether in village, city, or country, is generally one who cannot get work, and in the absence of satisfactory home surroundings, spends his leisure on the street, or with gangs in "joints," engaged in enterprises that may lead straight to vice or crime. Under modern conditions the underprivileged boy has become a major social problem.

WORK with him to date has proved that in many cases, the hazards of his unhealthy life can be minimized. It has also proved that he is probably the most promising approach for an attack on the terrific problem of crime, which has grown of late faster than Mr. Finney's famous turnip. *Boys don't want to be criminals.* They would rather go straight.

And it has been proved repeatedly that many a warped life can be straightened, and the first-and-last costs of social misfits can be hugely reduced. This is one field of service of which the surface barely has been scratched.

Rotary proudly can claim to have done more than a little of the spade-work and pioneering. Clubs in many small communities have achievements which they are willing to compare with, say, Pittsburgh's—where the old "Strip District" has been transformed by a Rotary-sponsored Boys' Club from a moral swamp into a region where juvenile delinquency has declined amazingly.

I do not know that our situation in Wichita Falls, Texas, was either more or less urgent than elsewhere. But our experience is possibly a fair sample of what community-spirited Rotarians can hope to accomplish in cities that are smallish to medium-sized.

The work got under way six years ago. The Rotary Club was moved to undertake it, as is so often the case, because of increasing juvenile delinquency.

Fortunately, the city authorities were able to cooperate. There was an old city-hall annex that had no better use, apparently, than to gather junk. It was turned over to Rotary. There is not a single slab of marble in this antique building, nor any character or special charm to make a living architect sad because he did not design it. But it had a roof over it, and there was quite a lot of space after the unnecessary partitions were knocked out.

Unemployed men were hired to make lockers, tables, benches, and tool chests; and the municipal public service company was persuaded to donate light, water, and fuel. The Rotary Club hired the director, Marvin "Lefty" Robertson, who has proved that his punch and his smile are mixed in about the right proportions to make boys like him.

The Wichita Falls Boys' Club opened formally on December 19, 1929, with eight members. The eight rapidly increased to more than four hundred.

"Lefty," in common with Wichita Falls Rotarians, believes in keeping boys busy at things they enjoy doing. The old annex has been laid out in club rooms and gymnasiums. At nearly any hour of the day or evening, members may be seen doing something considerably more worth while than learning to smoke marijuana cigarettes on the corner, or to carve toy revolvers to hold up gunless Texans. Their activities include reading in the library, which contains nearly a thousand volumes and is very popular; competition in a host of games ranging

from basketball to ping-pong, and from ring-o-lett to dominoes and checkers; participation in Boy Scout work; lessons in handicraft; and social and business get-togethers.

Originally, the supervision and instruction were all in the hands of "Lefty" and volunteer helpers. When the Federal Public Works Program got under way, it became possible to add six men to the "faculty." These now include a librarian, an accountant, and several instructors.

One of the latter, for example, teaches boys how to build such things as bird houses, radios, model airplanes, or how to carve in wood or soap. An exhibit of the most ambitious and successful productions in each class is arranged in the library, and the boys take pride in having their work chosen. In the library, too, is the "Hall of Fame." This consists of snapshots of the hardest hitters in the various sports, games and crafts; there is keen competition for the places of honor.

Members pay dues. These used to be five cents. They are now graduated from five to fifty cents, according to age.

The boys are divided into age-groups for purposes of participation in activities and contests. Each age-group meets once a week in a formal business session. Group government is democratic; officers are chosen by popular ballot. The governing board of last re-

sort consists of thirteen Rotarians—but as much as possible is left to the boys.

The club offers a concentrated program of wholesome work and play for the boy who would otherwise have a slim chance of avoiding mischief, vice, and, perhaps, the road to crime. Directors of the club, with city officials, have been making a study of juvenile delinquency in Wichita Falls. It has been found that of the 615 boys who have belonged to the club since May 1930, only five have been sent to the reformatory, only forty-one have been brought before the juvenile officer. This is a decline in juvenile delinquency of about fifty per cent.

FROM time to time, boys have been paroled to the club by local courts. To date, only two of them have broken faith.

It costs \$6.90 to care for one boy in the club for one year. A boy who is sent to the state reform school, on the other hand, costs the state about \$500 a year. We figure that if the club keeps just six boys a year out of serious trouble, taxpayers are saved \$3,000—more than it costs to run the club.

This is a practical angle from which the work must be judged. There is also the ideal or humanitarian angle: what it will mean to these boys in the future to have had healthful surroundings. Of course, it is fatuous even to guess how these intangibles should be appraised. The ultimate effect will not be known for years.

The program is a unit, comparatively small, in the National Boys' Club movement. That movement is many things. Among others, perhaps most important, it is a great constructive experiment in preventive criminology.

The indications are that boys' club work will pay for itself as a preventive measure solely: that is, by reducing the tax money needed to run courts, jails, and prisons. Because it is so important from that point of view, there are those who say that it ought to be taken over by the government!

At any rate, conditions have so changed that tens of thousands of boys must have guidance in the use of their leisure time. Rotary International and other organizations, through their spade-work to date, have set a brilliant example to be followed if and when the work is more formally sponsored.



"It's mine, Beany! I'm one finger closer'n you are." These boys find horseshoe pitching a "real" game, at least for the moment, and "more fun than any fight."

Your Friends, the Johnsons



By Joseph A. Turner

Business Manager, Hollins College

HE will not strut, he will not straddle, and he will not shirk.

That was said of Ed. R. Johnson, President of Rotary International, some nine months ago at a Rotary Club luncheon in Roanoke, Virginia. And it was John Nelson, of Montreal, Canada, one of Rotary's Past Presidents, who said it. John Nelson has a way of sizing up a man, and he sized up Ed. when Ed. was a member of the Board and he himself was President.

Was John Nelson telling *me*? I, myself, know quite a little about Ed. Johnson, and I invite you to watch him, and you, too, will know that he accurately weighed the man.

Edward Roberts Johnson *is* a worker! A little girl I know, the youngest of a group of children playing about the campus of Hollins College, came one day into her grandmother's room and said dejectedly: "I ain' goin' to belong to that club any more—I ain' nothing but a member." That is the attitude of some people in every community. They do not admit it so frankly and charmingly as did this little girl, but that attitude is manifest in all their doings—or lack of doings. Because they are nothing but members—they are nothing but members. Not so with Ed.



The whole family: (rear) son Lucius, Ed. R., grandson Lucius, Mrs. Ed. R., (front) daughter-in-law Frances and daughter Ruth. Left: Edward R. himself, on the way up, at ages 18 and 4.

Ed. Johnson has been a member of every kind of committee that called for hard work and services in a wide-awake city of some 70,000 people. I need not list them all, but among them are: President of the Y. M. C. A. for several years; one of the organizers and officers of the Roanoke Community Fund; President of the Chamber of Commerce; Director for several years of the Virginia State Chamber of Commerce, and, at various times, member of committees organized in the United States Chamber of Commerce.

Into all of these activities, whether in official capacity or as nothing but a member, Ed. Johnson has thrown his active mind, his organizing ability, his constructive services, and his sincere self—and always modestly, unostentatiously, and with no flourish of trumpets and drums! That's Ed. Johnson—and everybody that knows him, knows it.

Roanoke, Virginia, is located at a strategic point. Before the white man came to Southwest Virginia it was an important place—important to elk and deer and buffalo, and so important that they beat their own paths and trails from many directions to the great salt marsh. Important to the Indians—so

important that the "great war path" passed that way and a number of less famous Indian trails converged and crossed there. Important to the pioneer—both as a hunting ground and for other obvious reasons—so important that "The Great Road from the Yadkin River, through Virginia to Philadelphia," and the road from Eastern Virginia to Southwest Virginia and Kentucky and the Northwest Territory, and other important "traces and trails" crossed at Big Lick. Important to the business men of a later day—so important that the vast Norfolk and Western Railway system has its principal shops and general offices located at Roanoke and the Virginian Railway passes through the city.

ED. JOHNSON'S father was in the railroad business, and before he came to Roanoke the family lived at various times in Aurora and Beardstown, Illinois; Helena and Great Falls, Montana, and Toledo, Ohio. It was while the family lived in Aurora, Illinois, that Edward Roberts was born.

Ed's. father was for more than 15 years the President of the Norfolk and Western Railway Company. He, Lucius E. ("L. E.") Johnson, was an honorary member of the Roanoke Rotary Club, the first man so honored. On Ed's. first visit to his home club after he became President of Rotary International, he referred to his father and wished that he might have been present to share with him and with us the pleasure and the honor. And that's another side of Ed. He has appreciation and he does not forget.

Ed. attended the public schools, Alleghany Institute, and Purdue University. He is a member of the Phi Delta Theta Greek-letter fraternity.

Ed's. business connections have been and are numerous and varied. He has at times been engaged in railroad work; the coal business—as salesman, operator, and jobber; and in several commercial and financial institutions. In 1913, he became connected with the Virginia Supply Company and has been President of this company for 18 years.

I have a peculiar and special interest in Ed. Johnson and a kind of fatherly affection for him, even an air of possession. Before I came to Hollins College, I taught one session in a boys' preparatory school in Roanoke—Alleghany Institute. I "taught" a little of everything—including Ed. Years later, when I was President of the Rotary Club, Ed. came in and that night, very much to my surprise and delight, he told of an incident of his school days. He was doing something not conducive to the academic atmos-

phere, he recalled, and I told him that unless he stopped I would send him from the room. He was inclined to argue and suggested that he might not go. When I told him I would see to that, he expressed doubts—whereupon he quickly found himself in the hall. I am proud of that achievement!

In the local club Ed. ran true to form, accepting cheerfully and seriously all assignments and seeing them through in his own sincere and thorough way. His administration as President of the Roanoke Rotary Club was characteristic of the man—well planned and well executed. His development in the larger field of the district and Rotary International was steady, and whatever he did, he did well.

Ed. lives in a beautiful home, beautifully planned and beautifully situated on a hill overlooking the city. To the west there is a magnificent view of the mountains that surround this picturesque Roanoke Valley. At Lindisfarne, both inside and out, the good taste of Edith Johnson is everywhere in evidence, for she planned it and under her direction the plans were carried out. The home is one of open-hearted hospitality—a thing of beauty and a joy. Ed. and Edith are very genuine people.

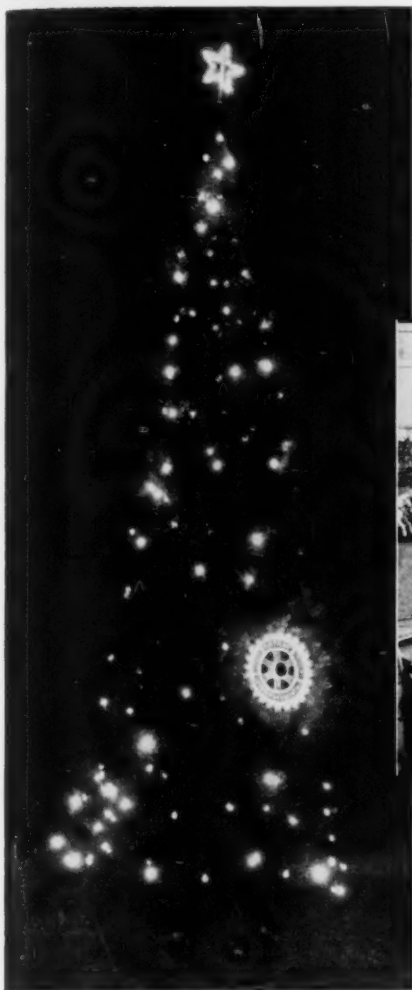
Ruth, the daughter, is lovely in looks and in character, and is gifted and accomplished. Lucius, the son, until a few years ago lived with his parents, but is now living in a home of his own. And Ed. and Edith are grandparents—and proud of it as they have every right to be! Whenever Ed. and Edith are entertaining guests, Ruth and Lucius and his wife Frances are there, and all are cheerful and happy and cordial and young! Lucius is president of the Johnson Chevrolet Corporation, and is active in the Rotary Club of Roanoke.

ED. JOHNSON has no tricks of style or oratory and no mannerisms. He does not scheme, he does not maneuver. He works wholeheartedly and sincerely and successfully at his work, whatever it is. He has good judgment, he has wisdom, he has executive ability to a marked degree. He has earned and merited the confidence of his associates in everything he has undertaken, and he has earned and merited the admiration and friendship of hosts of Rotarians in this and other lands.

These are the characteristics which have distinguished Ed. Johnson in his own club and district and in Rotary International. These are the characteristics which are distinguishing him as President of Rotary International.

... and Goodwill on Earth

MANY are the ways in which Rotary Clubs throughout the world find expression for the Yuletide spirit. These pictures illustrate how a few clubs celebrated the holiday season last year. They may suggest activities for clubs of other communities in 1935.



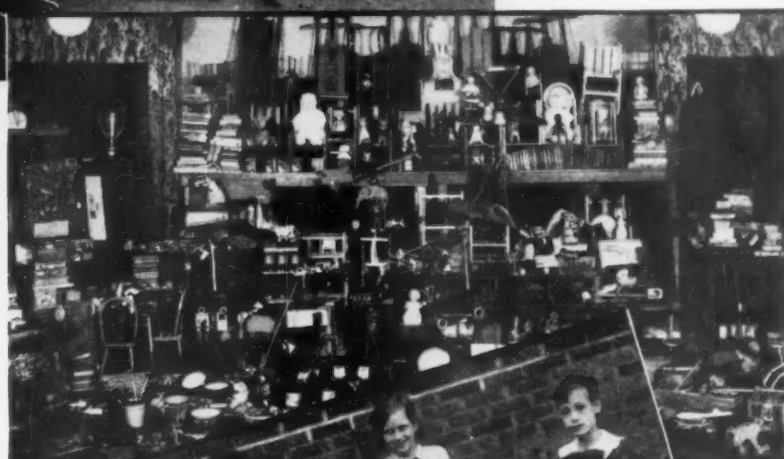
At Woodbury, New Jersey, the Rotary Club added a note of color and gayety to the local city streets with an attractively decorated Christmas tree.

The holiday season was made a festive one for these Rotarians (below) of Leamington Spa (Royal) and Warwick, England, when they received a lamb bearing greetings from their namesake club—Warwick, Queensland, in far away Australia.

Photo: Leamington Spa Courier.



Sponsoring a Toy Hospital has become an annual activity of Rotarians in Shanghai, China. Thousands of discarded toys are collected through the co-operation of local newspapers, and rehabilitated for distribution among unfortunate children of that city.



It's not a large Rotary Club at Granville, New York, but books and toys by the hundreds (center) were provided to scores of needy children who otherwise might not have been remembered by St. Nick.

Annually, for three years, the Rotary Club of Centralia, Ill., has brought happiness to some 50 under-privileged boys. Last year 50 girls were included. Rotarians give the dinner, the children the entertainment. All enjoy it.



The first American intercollegiate baseball game was played on July 1, 1859, between Amherst and Williams (Amherst won, 72-32), and here is President William J. Newlin, of the Amherst (Mass.) Rotary Club showing Founder Paul Harris the ball used in that memorable game.

Topola, Vrsac, and Leskovac, Yugoslavia; Evian-Thonon, France; Pribram, and Banska Bystrica, Czechoslovakia; Varna, Bulgaria; Shizuoka, Japan; Mons, Belgium; Bielefeld, Germany; and Nevada City, Calif., and Tylertown, Miss., U. S. A.

Foundation Sponsors. Honorary trustees of the Rotary Foundation are the following Rotarians:

Arch C. Klumph, U. S. A., chairman; Hon. Newton D. Baker, U. S. A.; M. Maurice Duperray, France; Dr. Paul P. Harris, U. S. A.; Sir Charles A. Mander, Bart., England; Sir Robert Borden, Canada; Ing. Donato Gaminara, Uruguay; Hon. Herbert Hoover, U. S. A.; Col. J. Layton Ralston, Canada.

Active trustees of the Foundation are:

Harry H. Rogers, U. S. A., chairman; Crombie Allen, U. S. A.; Robert L. Hill, U. S. A.; Clinton P. Anderson, U. S. A.; John Nelson, Canada.

Loyal. J. Francis Browne is a charter member of the Rotary Club of Thompsonville, Conn., and has been its treasurer since the club started—seven years ago. . . . At Claremore, Okla., are three Rotarians with outstanding records: Past President H. Tom Brown, who was a charter member, in 1925, and hasn't missed a meeting since; Dr. Harry H. Kaho, another past president and charter member, whose 100 per cent attendance record dates from 1929; and Harry Westbrook, another 1925-man, who has been secretary under every president until this year, when he became vice-president.

RIBI's Youngest? Probably the youngest Rotary Club president in the British Isles is Frank Dickinson, of Lytham St. Annes. He is 28.

23 Living Past Presidents! Maybe the climate has something to do with it, but all 23 of the past presidents of the Rotary Club of Louisville, Ky., founded in 1912, are living:

L. L. Anderson, F. P. Bush, L. K. Webb, F. T. Buerck, W. C. Daviet, J. H. Richmond, Wade Sheltman, Tom B. Duncan, Chas. F. Gladfelter, Frank H. Miller, W. E. Chambers, Peyton B. Bethel, Yancey R. Altsheier, Wm. S. Campbell, Frank E. Johnson, James T. How-

Rotary Hourglass

A miscellany of news items gleaned from a world-wide Rotary correspondence.

BUSY PRESIDENT. Immediately after his return from the Regional Conference at Venice, Italy, which adjourned on September 17, President Ed. R. Johnson hurried back to "the States" where he since has spent most of his time at his desk in his office and in attending committee meetings at Chicago. At present writing, he is visiting clubs in the southern and southeastern part of the United States. Following the January meeting of the Board of Directors he will spend three weeks with clubs in western and southwestern United States.

E. A. C. Officers. The European Advisory Committee of Rotary, which met immediately prior to the Regional Conference at Venice, Italy, re-elected Kurt Belfrage, of Stockholm, Sweden, as chairman, and Jean Appleton, of Paris, France, vice-chairman.

Honored. John H. Duncan, of Sydney, Australia, governor of the 76th Rotary District, has been appointed Deputy Director of Posts and Telegraphs in New South Wales.

Committee Season. Three Rotary committees have met during the past month—Constitution and By-Laws, Foundation Promotion, and Executive. The Commission on Rotary International Administration is scheduled to assemble, December 10-16, in Paris.

Degree. On Carlos P. Romulo, of Manila, Philippine Islands, will soon be conferred the honorary degree of LL.D. by Notre Dame University, of South Bend, Ind. Rotarian Romulo,

a newspaper publisher, is president of the Manila Rotary Club and a member of Rotary International's Club Service Committee.

Record. Every fifth member of the Rotary Club of Orlando, Fla.—21 out of 102, to be exact—has a perfect attendance record for seven years or more.

Chant. Here's Rotary in Ravenna, Ohio, writes "Ab" Heisler, chairman of the Program Committee:

R—REGULAR
O—ON TIME
T—TOGETHER
A—ACTIVE
R—REPRESENTATIVE
Y—YOUR CLUB.

Another. On page 58 of the September ROTARIAN appeared a map and picture, illustrative of the Rock Island, Que., Canada, Rotary club, "said to be the only one with members from two countries." . . . Comes the Rotary Club of Van Buren, Maine, U. S. A., slyly suggesting to ye editor that "somebody's wrong," because membership of the Van Buren club also is recruited from both sides of the Canadian-United States border.

Welcome! Rotary warmly welcomes these new member clubs:

Banbury and Sidcup, England; Bitolj, Backa

Golden Wedding bells have been ringing in this year for the John J. Millers of Chicago. He joined the Chicago Rotary Club in 1908—and, en route to the convention last July, fellow Rotarians staged a mock wedding. Bridesmaid and best man were the Henry L. Greens (in center). "H. L." joined "Old No. 1" five years ago—at the age of 79!





A picture of a young hero, Donald Goodman, age 15, being congratulated by the secretary of the Vincennes (Ind.) Rotary Club, the Rev. James Crosbie, for saving a 9-year old playmate, Joe Winkler, from drowning. At a special Rotary dinner, Donald was awarded a medal given by a St. Louis (Mo.) manufacturer.

"Order of Fools." Harwood Frost, historical research expert, a member of the Chicago Rotary Club, has a new contribution to pre-Rotary history. We quote:

"The 'Order of Fools' was an organization instituted by Adolphus, Count of Cleves, on November 12, 1331. One might suppose from the name that the order would have been devoted to frivolous things, but such was not the case. It was formed for humane and charitable purposes and social welfare, and its membership was composed largely of noblemen and gentlemen of high rank and wealth, who sought to improve the condition of the poorer classes of the people.

"The insignia borne by the knights of the order consisted of a figure of a fool, or jester, embroidered on the left side of their mantles, and shown dressed in a red and silver vest, with a cap and bells on his head, yellow stockings, a cup filled with fruits in his right hand, and in his left a gold key, as symbolical of the affection which ought to exist between the members of the society.

"The order held an annual convention, or 'grand conclave,' at Cleves, which lasted for seven days, when the business of the organization was transacted, and matters relating to its conduct were discussed and plans were laid for the next year's work. Each member had some special work assigned to him, which he was obliged to support and on which he reported annually. But business did not absorb the entire attention of the members at these conventions.

ington, Julius G. Ellis, Azariah Graves, William B. Pirtle, Prentiss M. Terry, Ralph E. Hill, M. F. Marx, and S. Lyman Barber.

The club has had three secretaries, again all alive. The present incumbent, J. Elliott Riddell, is now in his 13th year of service.

Desk from Australia. Paul P. Harris, President Emeritus of Rotary, has a commodious office in the Secretariat, which as the whole Rotary world now knows is at 35 East Wacker Drive, Chicago, and in said commodious quarters he has a collection of Rotary mementoes that tell many a tale. Here are pictures from—well, everywhere, and walking sticks, and a boomerang, and tiger skins, and leather-bound books, and serapes. A complete inventory would run long. Newest of the treasures is a large desk of Australian blackwood, with the Rotary emblem inlaid. It is a gift of the Rotarians of Australia, and was presented to Paul on his recent Rotary mission to that land.

Pamphlets in Use. Many Rotary pamphlets have been made available to the public by libraries in more than sixty cities in the United States, as result of recognition by the Wilson Vertical File Service.

Tra La! The 1935 edition of the Rotary song-book has struck a popular note, if orders mean a thing. More than 22,000 copies of the book giving words only have been ordered; and more than 5,000 of the word-and-music edition.

Five in One. Canada may boast of the Dionnes, but in Rotarydom the club at Madison, Wis., has something to talk about in the persons of the five members of the Frautschi family. Emil, who joined the club in 1917, is a coal retailer and the father of two sons: Walter, of the Rotary class of 1928, an additional active member with the printing classification, and Lowell, who became a member in 1933 as an additional active in household furniture. Emil's brother Arthur, a funeral director, has been in the club since 1913, being a charter member. Irving, another brother, a dealer in furniture, joined in 1914 and served as secretary in 1917-18.

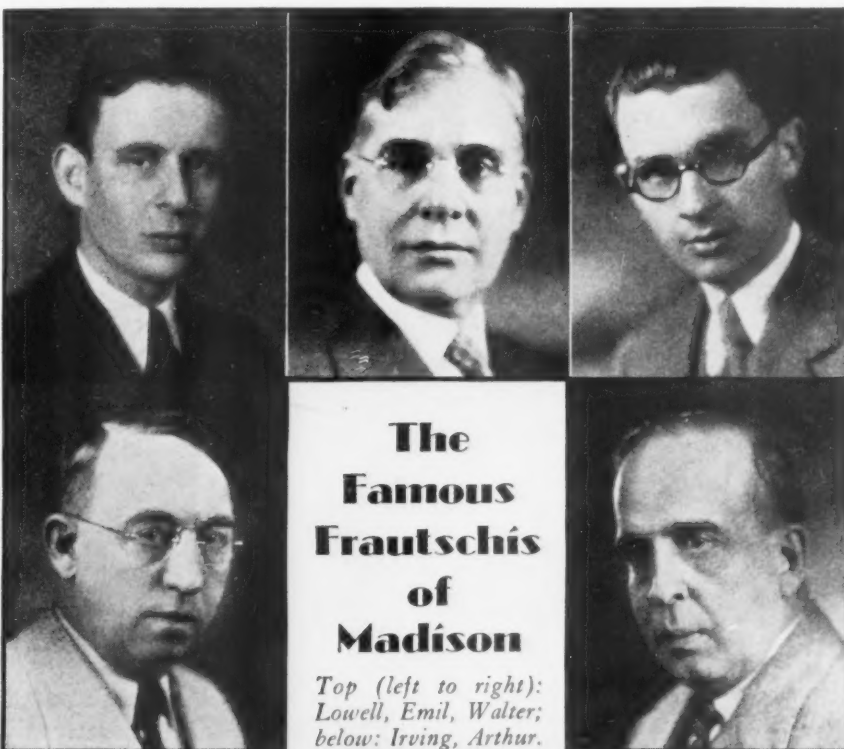
Between sessions, as at a modern Rotary convention, they had a general good time. All distinctions of rank were laid aside for the time, when perfect equality and the most cordial friendship prevailed.

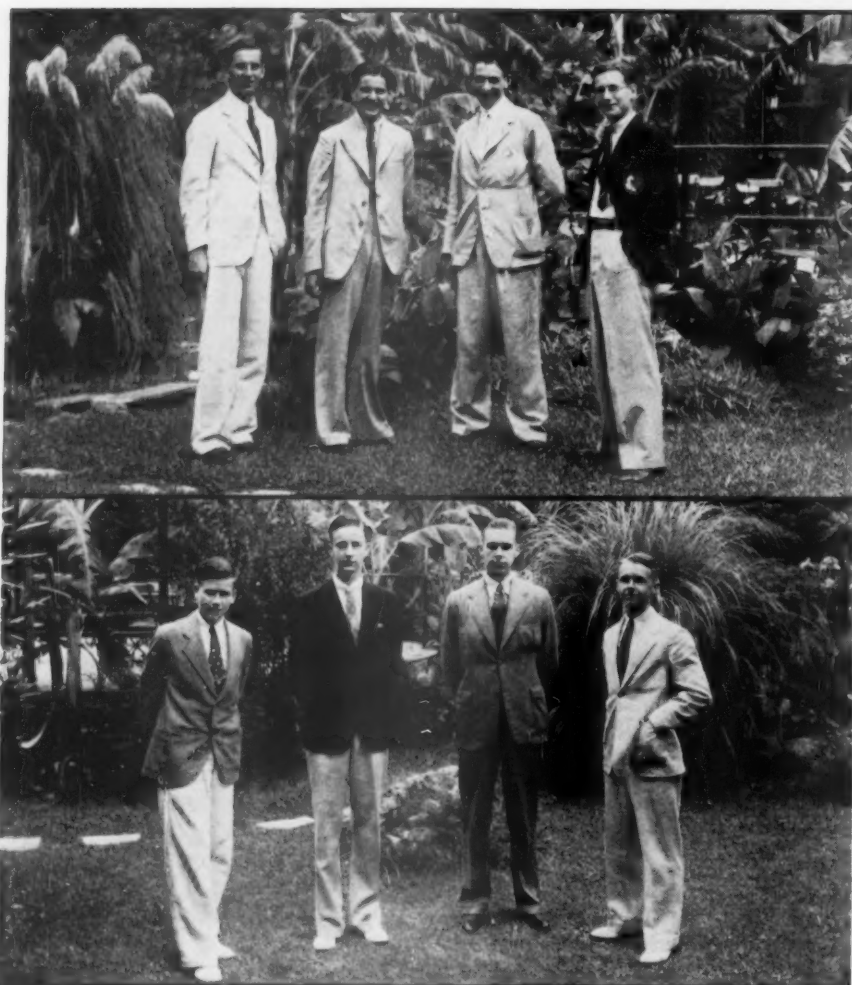
"The order was kept up for nearly two hundred years, but the objects for which it was originally founded were gradually lost sight of, and with the falling off of its welfare work, it passed out of existence."

Foonetik. Rufus Chapin, treasurer of Rotary International, originator of a new calendar (see his article in the JANUARY, 1935, ROTARIAN), has turned his attention to the English language as she is written. The result is the *Ununvord-In'glish Foonetik Alfabet*. If you write to "Rufe" (his address is 1320 North State Street, Chicago), for further information, like as not you'll get a letter ending with this: *Unuz Rootaarili, Rof.* Or, if you care to, ask Rotary's Past Presidents Glenn Mead and Russell Greiner for a peep or two at one of "Rufe's" Foonetik letters which they receive regularly. These estimable gentlemen have borne up well while reading them. Why not you? Or, seriously though, consider Prof. C. C. Rice, of Catawba College, Salisbury, N. C., who thinks so much of "Rufe's" alfabet that he has encouraged "Rufe" to have his typewriter fitted with the proper symbols. The professor writes in about four or five phonetic systems himself and says "Rufe's" is unique and practical.

Meet the Dolls. On your next stroll through the offices of the Secretariat of Rotary International in Chicago do not fail to pause for a moment at the doll collection for, stopping a moment, you will remain two. About 60 dolls, the number equally divided as to sex, dressed in the native costumes of 30 countries and/or regions in which Rotary is represented, stand perkily in a glass case in the office of First Assistant Secretary "Phil" Lovejoy who owns them all and who hopes to keep adding to their number until he has dolls from all parts of the world in which there are Rotary Clubs.

—THE MAN WITH THE SCRATCHPAD.





Unofficial ambassadors of goodwill were these young sons of Rotarians selected for English-United States youth exchange visits initiated by the 69th Rotary District (Georgia, U. S. A.). See also the item on page 49. From England (top): Denis O. Davis, Thomas D. Green, Richard A. Miles, and John A. F. Ennals; from the United States (bottom): Robert P. McCuen, Louis A. Falligant III, E. Guy Cole, Jr., and W. Lee Wood, Jr.

language; scholarships for three students at the International Academy of Law at The Hague; also a prize, this year raised to 10,000 francs, for the research student who presents the best paper on tuberculosis, syphilis, or cancer.

Egypt

Better Babies, Better Students

ALEXANDRIA—Prizes are awarded each year by the Alexandria Rotary Club for the healthiest babies among the poorer classes. The club also awards two cash prizes and medals annually for the high school youths excelling in classical and technical subjects.

Ireland

Aid Belfast Crippled Children

BELFAST—Members of the Rotary Club of Belfast are providing hospital care for a number of sick and crippled children in their city.

Kenya

Chats Produce Ideas

NAIROBI—In order that the Nairobi Rotary Club may quickly formulate its activity program and carry it through efficiently, members are seated in small table groups to talk over the possibilities for Rotary service. The leader at each table later reports to the meeting as a whole, with each individual having presented his views in much less than the usual time.

Germany

Dances for Overseas Students

MUNICH—Students from overseas, who are the sons and daughters of Rotarians, are being entertained at a series of tea dances this winter, sponsored by the Munich Rotary Club.

Youths of Five Nations Camp Together

LEIPZIG—Over a hundred young men from five countries in August attended a holiday camp, initiated by the Rotary Clubs of Erfurt, Halle, and Leipzig.

Czechoslovakia

Hold Inter-City Meeting

TEPLICE NAD BECVOU—Rotarians from seven Czechoslovakian Clubs gathered at Teplice nad Becvou recently to discuss Rotary problems.

Many Attend Charter Meetings

Large delegations from Rotary Clubs in the 66th District (Czechoslovakia) attended charter meetings of the Prerov and Prostějov Rotary Clubs.

Rotarian Endows Orphanage

MLADA BOLESNAV—A gift of more than a million crowns for the construction of an orphanage was recently presented to this city by a Mlada Boleslav Rotarian. Included in this be-

Rotary Around the World

These brief news notes mirror the varied activities of the Rotary movement. Contributions are welcomed.

Denmark

Hostels for Hikers

YOUTH HOSTELS, where young travellers, especially those on walking tours, may obtain shelter at a moderate price, have increased rapidly in Denmark due in part to the effort of Danish Rotarians.

India

To Issue Report on Beggary

CALCUTTA—Endorsing the conclusions and proposals for legislation recently presented by the Beggar Problem Committee of the Rotary Club, Calcutta Rotarians have decided to publish this report in brochure form for widespread distribution.

China

Offers Tennis Cup Sixth Time

SHANGHAI—For the sixth successive year the Rotary Club of Shanghai offered a silver cup for the tennis tournament held by the China National Amateur Athletic Federation.

Uruguay

From Books to Farming to Peace

MONTEVIDEO—Convinced that improved agriculture will play an important part in the re-

habilitation of Bolivia and Paraguay, Montevideo Rotarians plan to establish two peace libraries. These will consist chiefly of books on agriculture and will be installed at La Paz and Asunción.

Straits Settlements

Scholarships for Three

MALACCA—Deserving boys in each of three local secondary schools are provided with scholarships annually by the Malacca Rotary Club. Malacca Rotarians have also contributed generously to funds for earthquake victims.

Spain

Finance Orphan's Career

MALAGA—An orphan youth from a local home has been launched in a suitable occupation by the Malaga Rotary Club which is also providing his lodging, clothes, and education.

France

Scholarships and Prizes

ROTARY CLUBS of the 49th district (France) have established a number of important scholarships and prizes for outstanding students. These are awarded annually and include the lodging and tuition of one student at the Cité Universitaire in Paris; a year's study in England for a student wishing to perfect himself in that

quest were lots and gardens also, valued at 250,000 crowns. Most significant perhaps is the additional 200,000 crowns which Rotarian V. Klement, the donor, also gave as an endowment fund to be used in establishing these children in suitable occupations after they leave the home.

Argentina

500 Pesos—Peace Paper Prize

CORDOBA—Students in Argentina are competing in an essay contest on the "Manner of Preventing War in the Americas," sponsored by the Cordoba Rotary Club. A prize of 500 pesos will be awarded to the winner.

New Things for the Old Folks

MAR DEL PLATA—A home for the aged, somewhat neglected during the last few years, was completely re-equipped by local Rotarians.

Syria

Depression Doesn't Stop It

BEYROUTH—For years the Sisters of St. Vincent de Paul had given instruction to poorer children of Beyrouth, and had provided them with their only meal during the day. With the increasing severity of the depression, many of the sources from which contributions for their work came disappeared. At this juncture the Beyrouth Rotary Club stepped in and has since provided the funds to enable the Sisters to carry on their work.

Mexico

Pavers of the City Streets

PIEDRAS NEGRAS—Those fine paved streets which are nearing completion in Piedras Negras are due in great part to the enterprise of the local Rotary Club which induced local authori-

ties to consider the matter. Then a Rotarian banker loaned the funds necessary for the project; another member directed the plans for the streets; and still another had charge of paving.

Playgrounds, Bogy of Mischief

ZACATECAS—Suitable playgrounds, Zacatecas Rotarians are convinced, prevent juvenile delinquency, and through their efforts several recreation grounds have been started. Zacatecas Rotarians have also helped to establish a school in a local prison as an important step in human rehabilitation.

Union of South Africa

City Interested in Teeth

GERMISTON—Established originally by the Germiston Rotary Club, a dental clinic for poor children is now being maintained in large part by municipal authorities.

Christmas Isn't Forgotten

DURBAN—Included in the long list of services which the Durban Rotary Club each year contributes to the community are the collection of reading matter and other entertainment for hospital patients and other shut-ins, assistance to crippled children, cooperation with the community chest, and special Christmas treats for needy families.

New Zealand

Economic Forums for Young Men

INVERCARGILL—Promising young business men in this city have an opportunity of attending each winter a series of economic forums held by the Invercargill Rotary Club. In addition to Rotary Club members, a large number of other prominent business men contribute to the lecture courses.

Aid for the Sightless

THROUGH the New Zealand Institute for the Blind almost a thousand blind men and women are assisted each year—some of them to the extent that they are now practically self-supporting. In all of the activities necessary to raise the £12,000 and more needed each year to carry on this work, Rotary Clubs of New Zealand play an important part. Of the 26 active advisory committees which minister to local needs in establishing blind people on farms, in other occupations, and in providing their recreation, it is noteworthy that 16 are Rotary Club committees. New Zealand Rotary Clubs also organize local concerts when the Blind Institute Band goes on a tour each fall season.

Hungary

130 Poor Children in Camp

DEBRECEN—One hundred and thirty poor children had the privilege of attending a two-month summer camp organized by the Rotary Club of Debrecen.

Combat White Plague

GYULA—Through educational methods as well as the provision of suitable treatment, members of the Gyula Rotary Club are carrying on a well-planned campaign against tuberculosis.

Canada

Club Turns City Beautician

FLIN FLON—Though it is less than a year since the Flin Flon Rotary Club was organized, members inaugurated a city beautification plan which already shows results.

Service Clubs Joust Jointly

MEDICINE HAT—Members of the Medicine Hat Rotary Club recently held a joint bridge and golf tournament with the Kiwanis Club.

Weekly Programs on the Air

VANCOUVER—As an experiment, the Vancouver Rotary Club has been broadcasting its regular programs. If the project is successful, it will be continued.

Auto Show Receipts Support Camp

NEW WESTMINSTER—Funds for their camp activities requiring annual expenditures of over



Photos: Henri Manuel

The restoration of health to unfortunate poor children is an activity in which Rotarians of Paris, France, take no small pride. An extended outing is provided annually for a group of undernourished boys and girls at Touquet-Paris-Plage, where medical attention is given and a complete program of swimming and other exercises is carried out. The Paris Rotary Club gratefully acknowledges the coöperation of Rotarians of Boulogne-Touquet for their help in making the project a success.



Boy Scouts from Shreveport, La., were warmly received by Monterrey Rotarians when they made a goodwill tour to Mexico last summer. President Andres Chapa of the Monterrey club replies to greetings from Shreveport Rotarians with a letter to be delivered by the Boy Scouts.

a thousand dollars are raised each year by Westminster Rotarians through a mid-winter automobile show.

Dinner for Farmers

OSHAWA—Farmers in the neighborhood of Oshawa were recently entertained at an old-time dinner and program sponsored by the Oshawa Rotary Club.

Inter-club Athletes Compete

GUELPH—Rotarians of Guelph recently held a sports meet for members of Rotary Clubs in near-by cities.

Apples Draw Christmas Cash

LETHBRIDGE—With a gleaming red apple as the symbol of giving, Lethbridge Rotarians collected \$715 for distribution to various Christmas cheer enterprises. This annual apple day of 1935 marks the seventh, and is recognized as an opportunity for service by Lethbridge citizens.

Twenty-five Years for Winnipeg

WINNIPEG—Winnipeg, the first Rotary Club to be established outside the United States, observed its 25th anniversary recently with an appropriate program.

United States

Flower Show—Hudson's First

HUDSON, MASS.—A well arranged flower and garden show, the first of its kind in Hudson, was held this fall by Hudson Rotarians in co-operation with a local woman's club. Nine classes of exhibits including flower and table arrangements, were provided with three prizes



in each class. A worth while feature of this garden contest was a class for children under 16 in which wild flowers were arranged and exhibited.

Pay Their Pledge—and Growing

WASHINGTON, PA.—The sum of \$2,600 for a children's ward in a local hospital has been donated by the Washington Rotary Club. In addition to making the last payment on this pledge, Washington Rotarians have this year increased their membership by 33 1/3 per cent; one-sixth of the group have also had perfect attendance records for the year.

Playground and Swimming Pool

TCHULA, MISS.—A combination swimming pool and playground has been built by Tchula Rotarians for the use of local children.

Revise Code for Students

NEENAH, WIS.—Neenah Rotarians recently revised the Code of Ethics which it had been their custom to present to high school students in previous years. This now appears in an at-

tractive green folder, of vest pocket size, and sufficient copies have been printed to supply all students at a special assembly meeting.

Junior Baseball Team Wins 14 Games

LAMBERTVILLE, N. J.—Members of the Lambertville Rotary Club have followed the fortunes of their Rotary Junior Baseball team with greater interest this past season than the World Series. The boys' record of fourteen victories and but two defeats, was rewarded by the Rotary Club with a special trip to Philadelphia to watch a big league game.

896 at Inter-City Dinner

ROCHESTER, N. Y.—Eight hundred and ninety-six Rotarian visitors representing three Rotary districts and 68 Rotary Clubs, bear ample evidence that Rochester's annual inter-city meeting has been established as an institution. Seven Rotary Clubs (Canisteo, Holley, Livonia, Clifton Springs, Fairport, Honeoye Falls, and Williamson) transferred their regular meeting to the Rochester party, three of them attending 100 per cent.

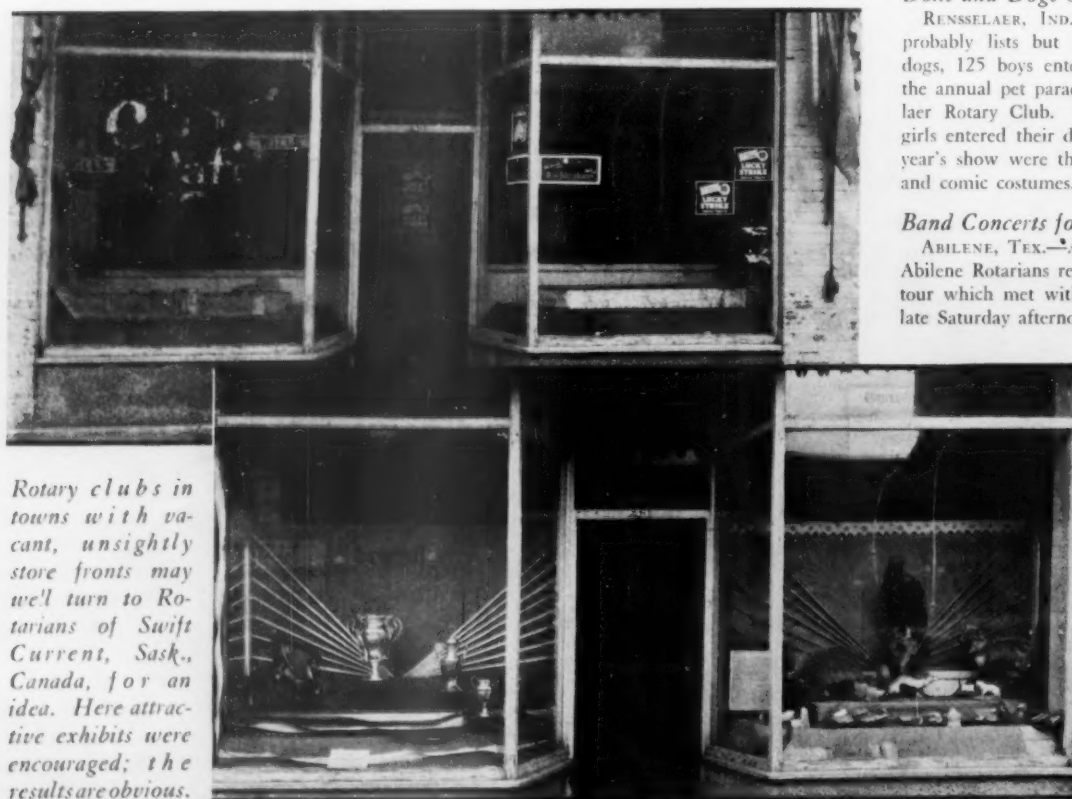
Dolls and Dogs on Parade

RENSSELAER, IND.—Though the tax assessor probably lists but half that number of local dogs, 125 boys entered their canine friends in the annual pet parade sponsored by the Rensselaer Rotary Club. A similar number of little girls entered their dolls. An innovation in this year's show were the prizes given for historical and comic costumes.

Band Concerts for Three Towns

ABILENE, TEX.—At a total cost of but \$2.50, Abilene Rotarians recently conducted a goodwill tour which met with marked success. Starting late Saturday afternoon when farmers would be

coming to town for their marketing, nineteen members of the club loaded their prize-winning high school band on a truck and visited three adjacent small towns, giving a half hour concert in each. Loud speaker equipment on the truck loaned by one of the members, enabled Abilene Rotarians to introduce themselves and explain that they had nothing to sell—but much good will and fellowship to give.



Rotary clubs in towns with vacant, unsightly store fronts may well turn to Rotarians of Swift Current, Sask., Canada, for an idea. Here attractive exhibits were encouraged; the results are obvious.

No School-Teacher Blues Here

DURANT, OKLA.—Teachers in two local colleges and in the Durant public schools, numbering 160, were promptly made to feel at home in the community by the Durant Rotarians who devoted an entire meeting to their acquaintance and entertainment.

Better Than Santa Claus

MIDDLEBURY, VT.—Dwindling milk checks and the closing of a mill might have resulted in a cheerless Christmas for some 150 children in the town and rural areas, had not the Middlebury Rotary Club made plans for their entertainment last year. Parents were consulted to make sure that clothing would be purchased intelligently for size and color, and on Christmas eve the children were assembled in an inn where Santa Claus visited them with gifts of toys, fruit, nuts, and candy. Plans for this holiday season will include an even greater number of children.

Send Five Boys to Camp

STONEHAM, MASS.—Members of the Stoneham Rotary Club provided summer camp holidays for five under privileged boys this past season.

Settle Local Trade Wars

MEDFORD, ORE.—Through its Vocational Service Committee, the Medford Rotary Club has, for several years, conducted an educational campaign which has been very successful, especially in creating friendly relations among business competitors who had been enemies for years. Chiefly through the efforts of Rotarians, three trade wars were settled, and a number of unscrupulous trade practices discontinued.

Underwrite Philharmonic Concert

QUINCY, ILL.—Members of the Quincy Rotary Club recently sponsored the local appearance of the Kansas City Philharmonic Orchestra.

Anniversaries

A number of Rotary Clubs in the United States are this year marking special anniversaries. Cincinnati (Ohio) Rotarians recently observed their 25th anniversary with an evening dinner and dancing party. This meeting also served as a reception for the new district governor, Dr. E. A. Baber, of Cincinnati. At Winston-Salem (North Carolina) the 20th anniversary meeting provided a home-coming for a host of former members. A review of the club's activities showed its long and continued interest in such



Unique was a recent inter-city meeting of the Duluth and Virginia, Minnesota, Rotary Clubs, held in an air-conditioned room some 250 feet below the earth's surface in an iron mine located not far from Virginia.

work as assistance to mothers, the encouragement of community music, loan funds for students, and many other phases of Youth Service.

Vacation Jobs for School Boys

SCRANTON, PA.—Through its Rotary-Big Brothers Schoolboy Employment Agency, the Scranton Rotary Club has placed an average of 200 boys each summer over an eight-year period. Positions secured this last summer included more than 30 occupations ranging from gardening, berry picking, and cooking, to caddy and messenger service. Of these part-time jobs, 14 have this year developed into full-time employment.

English-U. S. Boys Exchange Visits

EARLY in June of this year, four representative Georgia boys, between the ages of 16 and 18 years, sons of Rotarians, sailed for Liverpool to visit in the homes of English Rotarians. Two months later four fine English boys sailed from Manchester to pay a month's return visit to the Rotary Clubs in the Sixty-ninth District (Georgia). The idea of these exchange visits originated in 1934 when it occurred to the district governor that such an arrangement would



be made possible, at a nominal cost, by the use of cargo vessels, sailing regularly from Savannah to England and other parts of the world, which might accommodate small groups of passengers. Arrangements were made with a Rotarian steamship official to transport the boys at a charge just sufficient to cover their meals aboard ship. With plans thus started, an invitation was extended to four English boys of similar age and the sons of Rotarians, to visit the 69th District. It was made clear that the only expenses accruing to visitors would be the cost of their meals aboard ship and whatever pocket money they might wish to spend. Each of the 26 clubs in the 69th District was asked to nominate a boy for the trip, and from this group the committee selected four. The English boys were selected from Rotarian families in Middlesex, Walsall, Skipton, and Milnthorpe, Westmoreland.

Newsstand for Blind Man

MADISON, WIS.—Having learned that there was a movement on foot in Washington to permit blind men to operate news stands in federal buildings if properly sponsored, a Madison Rotarian, proprietor of a news agency, submitted the matter to the board of directors of the Madison Rotary Club. A blind man with a family has been selected for this job and the Madison Rotary Foundation will sponsor his operation of the stand.



Sault Ste. Marie, Canada, Rotarians, at their 13th annual street carnival, raised over \$3,000 for crippled children's work. Funds provided by the Rotary Club have made possible treatment for over 1,700 boys and girls.

Our Readers' Open Forum

[Continued from page 2]

conclusion to me I am not sure, but this is the conclusion:

You have asked a famous, experimenting economist and the much-exploited mouthpiece of organized old-school medicine for an opinion upon the subject *Who Should Pay the Doctor?* Quite easily the physician wins the argument, as might be expected, inasmuch as he is talking about his own business.

Unless the editorial policy of THE ROTARIAN would indicate that interest in the subject had, for the time being, been momentarily exhausted by the two very beautiful pieces of writing referred to, why not ask a hundred typical members of Rotary International, in no way connected with the practice of the healing art or with the rendering of social service, so-called, what their own personal preference is?

Ask them whether they think they would obtain better service in the way of prevention and cure of disease if they, the individual Rotarians, made contact and contract with a private physician; or whether that service would be better if they paid for it in their tax bill or in their insurance policy and took what was offered to them in the way of medical service from government or from an insurance company? I think you would find, as I have, the answers very interesting and illuminating.

With a national health insurance bill already in skeleton form at least, hidden away in some desk at Washington where its details can not be studied by those interested, and with health insurance bills of widely varying natures already introduced in some state legislatures, the subject is bound to be of interest from time to time.

R. C. McCaughan,

Ex. Sec., American Osteopathic Association
Chicago, Ill.

From Three a Bouquet

My granddaughter, after college graduation, one year in France, and one year in American museography, Washington, D. C., was visiting the old folks. THE ROTARIAN for August was on the reading table. She read *Why I Like Americans*, by Thomas Burke, and commented interestingly. The next day the September issue arrived and she treated *Why I Like the British*, by William Lyon Phelps, in like manner. "What a splendid magazine," she exclaimed.

"Yes," said my Rotary Ann. "I always enjoy reading it." So say we all of us.

FRED S. PARKHURST, *Honorary Rotarian*
Kenmore, N. Y.

Gullibility Minimizers

... As a printer of over half a century's experience, and a member of the Board of Directors of our local Chamber of Commerce, I am in a position to say that the picture presented in *Old "Rackets" with New Frills*, by Alvin Gillett in the September ROTARIAN, is in nowise overdrawn. New rackets, or variations of these older ones, are constantly being brought forth, and a credulous public is again "skinned."

Indeed, it has been my experience—and I think it would be corroborated by practically every Association of Commerce secretary—that one of the most valuable (and often unknown and unappreciated) features of Association activity, is in watching out for and warning members against these rackets...

It seems almost incredible that schemes of the

sort described can be worked over and over again, but perhaps this is but proof of the seemingly correct observation that "there is a sucker born every minute." Such articles as this should help decrease the gullibility of this class of people.

FRED W. GAGE, *Rotarian*
Classification: Printing

Secretary, Rotary Club of Battle Creek
Battle Creek, Mich.

School Uses "Rotarian"

Both the superintendent of our schools and I are Rotarians and, therefore, have THE ROTARIAN. We also asked other Rotary members to donate their used copies for school use.

Yours articles regarding the present school situation have been referred to teachers and discussed in faculty meetings. Our students used the debate on *Esperanto* and the article *Youth Looks for a Job* by Walter B. Pitkin for home-room programs. I used Channing Pollock's article *Smart to be Dirty?* in a talk on educational influences outside the school.

These are only a few examples of the use we are making of THE ROTARIAN. We like the inspiration to broad internationalistic thinking which is typical of most of your material.

IRVING S. EDWARDS, *Rotarian*,
Principal Houghton High School

Houghton, Mich.

One Miss in Eighteen Years

As yet I have not received my July ROTARIAN. Please send it. This is the first number I have missed in more than eighteen years.

J. WILLIAM CLARKE, *Rotarian*
Classification: Printing

New London, Conn.

Did Pitkin Inspire Him?

I suppose in nearly every Rotary Club in the United States there is a general insurance agent, that is, one that handles all lines of insurance.

For that class of insurance agents I have coined the word "insurancier." A financier is a man who professes the art of handling money matters,

Service Above Self

*Stern Duty said, "Go walk a mile
And help thy brother bear his load;"*

*I walked, reluctant, but meanwhile
My heart grew soft with help bestowed.*

Then Love said, "Go another mile;"

*I went, and Duty spoke no more;
But Love arose and with a smile
Took all the burden that I bore.*

'Tis ever thus when Duty calls,

*If we spring quickly to obey.
Love comes, and whatso'er befalls
We're glad to help some other day.*

The second mile we walked with joy;

*Heaven's peace went with us on the road;
So let us all our powers employ
To help our brothers bear life's load.*

—CARLTON BROSIUS,
Siloam Springs, Ark.

The insurancier, then, is one who professes the art of handling insurance matters. So far as I know, the word is original with me.

The word has a comprehensive meaning and a professional sound, and it is nominative of the highest type of insurance agents. Therefore, I dedicate the word to all insurance agents doing a general business who are Rotarians and who are, therefore, worthy of the name.

CHAS. E. WATSON, *Rotarian*
Classification: Fire insurance

Caruthersville, Mo.

"Insuranciers" who have not already read Dr. Walter B. Pitkin's remarks concerning opportunities in insurance in the August ROTARIAN may find them of interest.—Ed.

Ideas That Help

Mr. Pitkin's comments, books, and magazine articles are very good. They are especially inspiring to youth because they do carry new ideas. A good way to use them is to go to the high school and make a talk which embraces the essence of his articles.

We have been saying this to our youth. "Young people do not know what to do for themselves or they would have already been at it, and adults do not know what to tell them or they would have told them long ago." We say that this statement faces the situation squarely and gives an opportunity to start in on the problems that are before us. Helping to solve youth's individual problems is a big job in any community.

WM. H. KENDRICK, *Rotarian*
Director State 4-H Camp

Weston, W. Va.

"... An Interesting Sequel ..."

... I can add a very interesting sequel to one of the paragraphs in the article *Golf, Royal and Ancient* (June, 1935) by the secretary of the Royal Blackheath Golf Club. He mentions the friendly challenge sent in the year 1842 to the Bombay Golf Club, but does not mention that this challenge was taken up in the year 1927, 85 years later.

I had the pleasure of playing in this game, which must be unique in the annals of sporting challenges, and even if it took Bombay so long to raise a team, I am glad to say we had the additional satisfaction of winning the match.

R. D. ENGLAND, *Rotarian*
Classification: Agencies—General Selling
Nairobi, Kenya (Africa).

"... Someone's Else Children ..."

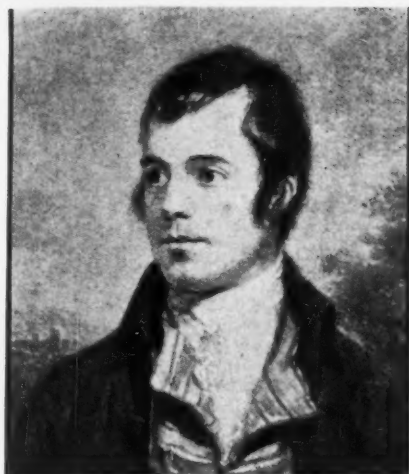
I cannot refrain from entering the discussion on *Are Too Many People Going to College?* which you started in your September issue, and want to recall the comment of Doctor William Oxley Thompson, for 27 years President of Ohio State University—"It's always someone's else children, never their own, that they mean when they say that."

GEORGE F. HEIGHWAY,
Alumni Secretary, Indiana University
Bloomington, Ind.

Burns—Loved for 'a This

Note: Presenting a bit of overseas "leg-pulling," to wit: a letter from District Chairman Thomas Hunter, published in *The Rotary Wheel*, and the "come-back" of Rotary-Founder Paul Harris.

In a recent number of THE ROTARIAN, Paul Harris refers to the author of "A Man's a Man for a' that" as "Bobbie" Burns, and I regret to



From a Painting by Alexander Nasmyth

Robbie, Bobby, Rabbie, or Robert?

find that our worthy President, in his fine speech on Vocational Service in Mexico also so misnames our Scottish national poet. If one desires to refer to Burns in an intimate and friendly way, one should call him "Rabbie" Burns. But "Rabbie" Burns would sound natural in the mouth of a Scotsman only. Let it be Robert Burns therefore, not "Bobbie." What would be said if we referred to the two greatest writers of English poetry as Jack Milton and Wullie Shakespeare?

THOMAS HUNTER

(Chairman, RIBI Districts No. 1 and 2.)

Paisley, Scotland.

Tom's suggestion that Americans use the name Robert instead of "Bobbie" in writing of the "Bard of Ayr" interests me, but I can't seem to make it fit. A contemporary of Lincoln said at the time of his death, "Abraham Lincoln belongs to the world now," and I am quite certain that he expressed the sentiment of American people.

In the same spirit, may I be permitted to say, "Burns belongs to the world now." "Bobbie" with us is a term of endearment just as "Rabbie" is a term of endearment to the Scotsman. Can a people who have rechristened Robert, "Rabbie," out of their love of him complain because another people rechristened him "Bobbie" for the same reason?

Anyhow, Tom, when last in Scotland, I heard a famous American golfer frequently spoken of as Bobby Jones. Of course, you know and I know, and, in fact, every one else knows that his honest to goodness name is Robert. I'll tell you what I will do, Tom. If you will lay off the Bobbie when referring to Jones, I will lay off of it when referring to Burns—or will I? No I can't. I love him who sang of the brotherhood of man so long ago too well for that. Dear Tom, do please let me call him "Bobbie."

PAUL HARRIS

President Emeritus, Rotary International
Chicago, Ill.*Fellowship in the Highlands*

Amos Squire's *The Psychology of Fellowship*, in the September ROTARIAN, . . . and yet one wonders whether we prate too much about good fellowship in Rotary. But so far as this one is concerned, his wonder was fairly well dissipated on the occasion of a recent visit he made to Great Britain.

Alone in Edinburgh on a Sunday morning with no prospect for the day ahead of him other than attending St. Giles Cathedral for morning service and then sightseeing, one came down to

breakfast in his quiet hotel and was seated opposite a pleasant looking stranger. One soon observed a Rotary wheel in the other fellow's coat lapel, and so, reassured, introduced himself. To his astonishment, when cards were exchanged, one found that he was breakfasting with Sydney Pascall, past president of Rotary International.

We had a pleasant interchange of greetings, to be supplemented on the part of Rotarian Pascall by an invitation to his new Canadian friend to join him in a motor trip through the Scottish Highlands. With what alacrity one accepted so kindly a courtesy can easily be imagined, and after attending a splendid service at St. Giles, we put off for Aberdeen, and had as interesting and beautiful a ride through the magnificent panorama of the Highlands as could be wished for. The past president spoke very appreciatively of the many courtesies extended him in the United States and Canada, mentioning numerous club presidents and secretaries in particular who had gone out of their way to make his visits memorable. But none could have been kinder to him here or elsewhere than he was to a complete stranger, who will never forget his courtesy and Rotary fellowship over the Spittal of Glenshee.

E. V. ILLSEY, Rotarian

Manager, Canadian Bank of Commerce
Belleville, Ont., Canada.*Just Like the Chow Chow*

. . . My hobby is dog breeding. I am writing to tell you how much I enjoyed the November ROTARIAN. The articles on dogs are just fine. *Shaggy Coats and True Friends* is wonderful, and, of course, the article on the chow chow "Chico" is true to the chow chow characteristic. THE ROTARIAN is one of the few magazines that I look forward to each month and read from cover to cover. . . .

JAMES RODEN, Rotarian

Superintendent, Children's Home
Easton, Pa.*What a Service Club Can Do*

The beautiful September issue of THE ROTARIAN with the story of *Head, Heart, Hands and Health* by Park Dougherty, Rotarian and banker of Austin, Minnesota, was displayed in an address in Kansas City on October 7, before the Rotary Club round table luncheon in Hotel Kansas Citian. It was presented as a typical example of what a service club can do to develop "good business, good farming and good livestock in the community. . . ."

C. F. COLLISON, Farm Editor
The Minneapolis Tribune

Minneapolis, Minn.

"Good . . . for Any Rural Boy"

Thanks for the article by Park Dougherty on 4-H activities in Minnesota which you used back in September. I have acted as leader in my own county, Lancaster, Pa., for several livestock clubs, two or three pure bred Guernsey dairy calf clubs, and some baby beef clubs.

I have observed that 4-H work has helped some youngsters to find and adapt themselves more readily than non-club members do. The first task is to sell the idea to the parent. Quite often, after interest is aroused, it is a question of who shows the most interest, child or parent.

In brief, the 4-H movement is a good out-of-school activity for any rural boy or girl.

BENJAMIN G. BUSHONG

Secretary, Pennsylvania Guernsey
Breeders' Association
Columbia, Pa.

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New Gift
is the New
FILMO
Straight 8



*A compact, lightweight,
truly pocket-size 8 mm.
Movie Camera*

Makes brilliant, lifelike motion pictures easily and economically. Loads almost instantly with the new Bell & Howell 8 mm. film costing only \$1.45 a roll, including processing. Just look through the spyglass viewfinder and press the button... *what you see, you get!*

Never before has Bell & Howell offered so desirable a camera at so low a price... only \$69. What gift could bring so much genuine pleasure?

Nearly identical in size and appearance is the Filmo Double 8, a 50-foot capacity 8 mm. camera, priced at \$75.

For those who prefer 16 mm. . . . the new Filmo 121 Camera, magazine-loading, small, light, excellent for Kodachrome full color movies and for black and white.

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When writing, please mention "The Rotarian."

The International Debts We Owe

[Continued from page 23]

speech to which great gift all human progress is traceable.

The lower animals make no progress from generation to generation because they can not store up and pass on knowledge acquired by experience. Each new generation has to begin at the beginning, but among humans there is a steadily and rapidly increasing volume of knowledge continually being passed down to posterity.

The new generation, it is quite clear, does not start at the beginning; it starts where the old left off—as those of us who are parents will readily agree. The lower animals excel us in the use of all the five senses; it is to this achievement of speech that we owe our dominion over the beasts of the field and everything that we call civilization.

Who then will measure the debt we owe to those who gave us our mother tongue?—the word that leaps from mind to mind, conveying knowledge, kindling enthusiasm, stirring within us every reaction within the whole gamut of human emotions? And how revealing is the spoken or written word of the spirit that lies behind! How it reveals not only individuals, but nations!

AS a child in school on the prairies of Manitoba I recall that the history we studied was not entirely complimentary to the people of the United States; perhaps Americans, on their side of the line, have had similar experience. But, singularly enough, we also studied something of the literature of the United States, and the two pictures did not at all agree. History told me that the Americans had ruthlessly burned and sacked Toronto in 1813. But in Whittier's *Snowbound* I found lines like these—to his dead sister:

*O heart sore tried, thou hast the best
That Heaven itself could give thee—rest; . . .
And when the sunset gates unbar
Shall I not see thee, waiting, stand,
And white against the evening star
The welcome of thy beckoning hand?*

That, you see, was a tender picture which simply would not consort with my other notions of Americans, and gradually I began to feel that perhaps, after all, it was the poets and writers of a nation who came nearest discovering its soul and presented its true character, rather than the warriors or even the statesmen.

And when I read how Barbara Fritchie, "Bowed with her four-score years and ten," hung the flag in her attic win-

dow and cried in the face of Stonewall Jackson:

*"Shoot, if you must, this old gray head,
But spare your country's flag," she said,*

in spite of my prejudices my blood tingled faster, if not for the Stars and Stripes, at least for Barbara Fritchie. And when the Southern General,

*The nobler nature within him stirred
To life at that woman's deed and word*

gave the order to his troops—

*"Who touches a hair of yon gray head
Dies like a dog! March on!" he said,*

something took seed in me which not all the grievances, real or distorted, of history, ever could uproot.

And among my reading of that time I recall James Russell Lowell, who was the first to inquire, "What is so rare as a day in June?"; Longfellow, who put the tourist business of Nova Scotia on an enduring basis, and whose poetry was better than his history; William Cullen Bryant, who gave us those immortal lines,

*Truth crushed to earth shall rise again—
The eternal years of God are hers,*

Oliver Wendell Holmes, who called upon us to "Build thee more stately mansions, O my soul," and other great Americans who have given dignity and insight to our common literature, and who have drawn their inspiration and their craftsmanship from those great poets of the British Isles who have left us treasures of mind and soul that will survive after all the work of those who deal with material things has been swept away. Whether we know it or not, not a thought takes shape in our minds that is not in some degree influenced or

inspired by those geniuses from Chaucer to Rudyard Kipling who have made our language what it is and who have placed us all under a debt which never will be paid.

One Canadian poet must be quoted—Archibald Lampman, who wrote this inspired advice on how to live:

*Not to be conquered by these headling days,
But to stand free; to keep the mind at brood
On life's deep meaning—nature's altitude
Of loveliness, and time's mysterious ways:
At every thought and deed to clear the haze
Out of our eyes, considering only this—
What man, what life, what love, what
beauty is:
This is to live, and win the final praise.*

HOW often those of us who agree that "The world is too much with us; late and soon, getting and spending, we lay waste our powers—" must have felt the force of Lampman's appeal that at every thought and deed we should stop and clear the haze out of our eyes, giving thought to the real purpose of life—what man, what love, what beauty is. Aren't we all indebted to every one who has helped to make our language richer, to make us think more deeply, to see Truth more clearly?

These debts, because they deal with things unseen, cannot be paid in the coin of any realm. They cannot be paid, but they may be acknowledged by passing on to our children, with interest if possible, that which we, "the heirs of all the ages," have received from previous generations. Let us therefore, amid all the pressure and emergency of life, learn to stop again and again and shake that persistent haze out of our eyes,

*. . . considering only this—
What man, what life, what love, what
beauty is:
This is to live!*

The Netherlands: Man vs. the Sea

[Continued from page 35]

in giving The Netherlands its position in the world of finance and commerce. Holland is one of the few nations following a free trade policy and still on the gold standard.

One point is all-important for anyone trying to understand this country: It is that *it owes its position to its relations with the outer world*. Even the best of our soil, as we have seen, has been imported by foreign rivers!

Historically, Holland learned the art of trading from the Venetians and the Portuguese, the principles of free trade from the English. Our famous

Delft earthenware was originally copied from imported Japanese china. There are no diamonds in our muddy soil; but we cut diamonds and export them to the whole world—they come from South America and South Africa. Our famous bulbs did not originally grow in Holland, but came centuries ago from the gardens of Persia and Turkey.

Our quinine industry in the East Indies which produces 95 per cent of the world's export, was started when a Dutch man-of-war brought a few plants from South America. The Netherlands Indies produce 37 per cent of the rubber

of the world, but the famous Hevea rubber plant, like the coffee plant in our colonies, was introduced from the outside.

In my opinion, the fundamental cause of Holland's prosperity during the last half century is to be found in: (a) our commercial policy, free trade; and (b) the efficiency of our agriculture and industry—not being artificially stimulated and protected, they have to compete, even in our own colonies, with the best foreign products on the market.

The depression, of course, has deeply influenced the economic situation of The Netherlands. Our exports have been cut to a very low point. Our agriculture, industry, and colonies are having difficulties. We have been obliged to make a few temporary changes in our commercial policy. But they will not last longer than the crisis that created them.

ROTARY'S Fourth Object finds staunch defenders and valiant support in the hearts of Holland's business men. The principles underlying the series of "Adventures in Friendship" of which this article is a part, find among them hearty approval.

Though our district is not the largest nor the oldest, it has certainly made its contributions, not least through de Cock Buning of The Hague, who has twice served as district governor and as international director. There are 24 clubs in Holland, with 793 members; and in The Netherlands Indies, 16 clubs with 515 members.

I think an analysis of The Netherlands' past prosperity, its difficulties during the depression, its future prospects, and its acceptance of Rotary point conclusively to a lesson of world importance, namely: our most important *national* characteristic is *internationalism*. And internationalism, in the correct sense, is the only way for people of varying nations, races, and beliefs to live together happily in a world increasingly made smaller by science and trade.

Christmas, Then and Now

When I was a little boy

—So many years ago—

I never doubted Santa Claus,

Who came with Christmas snow.

But when I was a wise young man

—Some two-score years ago—

I scoffed at boyhood's happy dreams

And out they had to go.

And now that I'm a gray-haired man

—Not many years to go—

Those boyhood dreams, that childlike faith,

Are all the truth I know.

—EDGAR G. DOUDNA

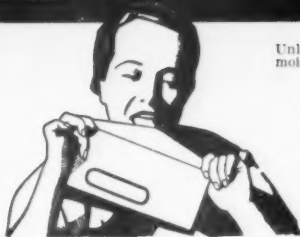
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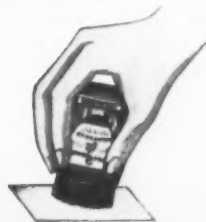
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The Art of Being Kind

[Continued from page 13]

bed, at the moment. Somewhere in the rear of my mind, there's a story about—or, maybe, it's a paragraph from Oscar Wilde. An acquaintance said to him of America, "Of course, we have no ruins or curiosities." Wilde echoed, "No ruins or curiosities? What about your morals and your manners?" Personally, I don't think that retort is justified. Our morals are probably as good as anybody's, and our manners—well, let us say, *almost* as good.

There is more tact and politeness in the Orient, and in some parts of Europe, but, basically, I'm not talking about tact or politeness. I'm talking about keeping the pores of your heart open. I'm talking about the spirit of helpfulness, and friendliness, and thought of the other fellow, and understanding of his viewpoint. My wife says of me that I go about like a Newfoundland dog, putting my paws on people's shoulders, and wagging my tail violently. That can be overdone, of course, and I'm afraid I overdo it, but—darn it!—I like people!

■ I THINK life would be easier if more of us liked people. All kinds of people, under all kinds of conditions and handicaps. (And *that's* a big subject, whether I want a big subject or not. I could write reams on intolerance, and our instinctive resentment of everything different and alien.) I think our heaviest burdens would be lighter, and our important problems less worrisome, if we didn't have to carry so many little loads of thoughtlessness, and have our minds and hearts troubled by so many trifling rubs. I think our youth would do well to read Emerson on *Manners and Character*, and Bacon on *Nobility and Goodness Of Nature*, and even Chesterfield's *Letters*, before deciding to throw overboard quite everything we've accumulated on our voyage from barbarism.

Even we oldsters, harassed and a bit disillusioned, may be slipping a little in the matter of regard for our fellows. "I rarely get a letter from anyone," a man told me the other day, "unless he wants something." But I know a very busy author who writes to every other author who does a good job, and then writes the editor who published it. He writes to actors, too, when he likes their work, and to the employers of clerks and other folk who have seemed unusually courteous or efficient. Some of his friends laugh at him, but that chap has spread around a good deal of happiness. He may have

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improved other men's work and, at the same time, his own.

I know I've been a better workman all my life because of a note that a dramatist named Clyde Fitch—then a great name to me, and nothing more—sent me 30 years ago, and that still hangs over my desk.

It's really quite easy to write a kind letter. It's easier still to say a kind word. Few of the things we have the opportunity of doing for other people really involve any very painful self-sacrifice. And the things of this sort we don't do sterilize our own souls, and harden our own paths. More than anything else in our journey through life, they rate us as first class, second class, or steerage. Some years ago, my most prosperous friend told me he was going to buy an estate in a fashionable community on Long Island. Then he changed his mind.

"I wanted a view of the sea," he explained, "but what I want most are the

proper companions for my two boys."

"But surely," I said, "you'd find those in Marina. It's one of the most exclusive places in America."

"**N**O doubt," my friend answered, "but I went out there last Saturday night to close my deal Sunday. I stayed at the house of the man making the sale, and all of us were kept awake until the small hours by a jazz band that plays for a dance at the club every Saturday. My own house was to be miles away, but our associates would have been the people who cared more for an extra hour's noisy frolic than for the peace of their neighbors. That was all I needed to know."

"If a man be gracious and considerate," Sir Francis Bacon wrote, "it shows that he is a citizen of the world, and that his heart is no island cut off from other lands, but part of a vast continent. This, of all virtues, is the greatest, being of the character of God."

Installment Buying I. Regulate It

[Continued from page 14]

For an example of installment selling, as carried on today, let us turn to the automobile trade—by far the largest field of consumer financing. Indeed, 7 out of 10 cars on American highways today are purchased by deferred payments. A man buys an automobile on time from his neighborhood dealer, and to finance that sale the finance company charges the dealer \$60. Perhaps the customer pays no more than that. But if the dealer is the kind who adds, for his own pocket, whatever he thinks the traffic will bear, the customer may pay \$70, or \$80, or even more. The finance company has no effective control of the charge made by the dealer.

FURTHERMORE, out of the finance company's charge of \$60, the dealer very likely gets a rebate or bonus ranging from \$5 to \$15. The rebate may be just enough to cover his installment selling expenses or it may be large enough to resemble a bribe which the finance company pays in order to get the dealer's business. None of this overcharging would be common if the open and intensive competition to which automobile cash prices are subjected also affected finance charges; but the confusion and secrecy of some installment selling terms prevent the consumer from making helpful comparisons, or getting the benefit which he might get from competition.

Let us carry the transaction further.

Suppose the purchaser falls behind in his payments. The reputable finance company then imposes a moderate fine or none at all. The exploiter charges as large a penalty as he thinks he can collect. The reputable company repossesses the car only as a last resort, and then usually when such action is in the interest of the purchaser.

The exploiter repossesses quickly, sometimes without notifying the purchaser, and then disposes of the car to an associate at a closed sale, assessing the purchaser for the difference between the amount due and the fictitiously low sale price.

Devices of the renegade dealers are legion. Some result from the unrestrained use of strong legal instruments. To be sure, these powers must be used even by fair men in order to keep down losses and thus keep down prices. There are "racketeers" even among consumers. Still the law should be less freely used by unfair dealers as a means of extracting extortionate fees, penalties and other charges.

Recent investigations conducted by the Department of Financial Institutions of the State of Indiana and by an investigating committee of the Wisconsin Legislature have focussed attention on the methods used by some installment sellers to trap confiding customers. Such dealers often succeed in making a true 60 per cent carrying charge appear to be 10



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per cent. Furthermore, they realize full well that every buyer of goods on installments, unless he has an assured income and budgets it prudently, will have difficulty in meeting what they term "easy payments." When customers become enmeshed in debts which they cannot pay, then come the big profits for the unscrupulous dealer and the big troubles for the unwary purchaser.

ANOTHER device of the unethical and unregulated dealer is to make a charge for insurance and then place no insurance. Still another device is collusion with certain officials, by means of which large fees and penalties are collected and divided among the conspirators. The advantages of the law are almost wholly on the side of the deceitful dealer: the individual customer is powerless to defend his rights. There are now legal remedies for some of the abuses, but they are too costly to be within reach of the ordinary purchaser.

The Small Loan Laws suggest a feasible means of protecting consumers who buy on installments. An effective Small Loan Law was adopted a quarter of a century ago by the Commonwealth of Massachusetts. Since that time, 25 other states have taken similar action. The law sets a limit on interest rates, forbids discounting in advance, forbids penalties and extras, and provides regulations which can be readily understood. Every licensed lender is required to state, in language so plain that any schoolboy may understand it, the rate per month that must be paid and the other conditions of the loan. How well the law has achieved its purpose is indicated by the fact that, after a quarter of a century of trial, fifty social agencies of the State petitioned the General Court against any change in the statute.

Last year, under that law, 198,536 persons borrowed in Massachusetts from licensed loan companies; and yet there was no complaint of concealment as to charges or violations of any of the provisions of the law. The licensed small loan companies, by their business methods, have won the confidence of the public. Some of these companies, moreover, have helped the borrower by emphasizing the fact that the day of reckoning is sure to come, and by inducing many families to budget expenses prudently and endeavor to live within their means. They have taught the borrower that there is no magic way of escape from hard work, and that the road to debt is a dead-end road, at the end of which stands the bill collector.

Prior to the protection now provided,

I found upon investigation that some 3,200 of the employees of the city of Boston, out of a total of 12,000, were victims of unlicensed lenders who charged interest not infrequently at an annual rate in the vicinity of 300 per cent. I recall in particular, seeing a laborer kiss three five-dollar bills, which had been tendered him by the City Treasurer as wages. Naturally I asked the reason.

"Wouldn't you," he answered, "kiss your children, if you hadn't seen them for four years?"

He informed me that four years previous, when his wife was about to give birth to a child, it was necessary to borrow \$100 to cover expenses; and, to obtain the money, an assignment of wages was made under the provisions of which the lender collected \$15 each week and turned over to the borrower only \$9. At the end of 10 weeks, the borrower was informed that he would have to pay the balance in full and, upon his stating that this was impossible, it was suggested that he borrow \$150 from another agency. The loan had been transferred from one lender to another until, at the end of four years, after paying \$1,200 upon an original borrowing of \$100, the borrower still owed \$900. Such abuses are now rare. The companies which are licensed under the Small Loan Law have done more than any other agency to put rapacious lenders out of business.

THERE are differences, it is true, between the small loan business and the business of installment selling. Unlike money lending prior to State regulation, installment financing is now dominated by a few large and efficient concerns whose conduct, is for the most part, ethical. But the analogy is valid in this essential respect: the Uniform Small Loan Law has proved to be a very satisfactory remedy for a once intolerable social condition, and legislation prescribed for the ills of installment selling should provide an equally efficacious remedy.

If licensed lenders should be required to tell the borrower exactly what rate per month he must pay, without resort to discounting in advance, or extras, or penalties, or evasions of any sort, it is right that installment sellers should be required to state their rates in the same plain, uniform, fair way.

Those countries in which installment selling has not yet reached the billion dollar scale will do well to act promptly. It is easier to start right than it is to change an entrenched system.

We live today in a somewhat enlightened age. We do not allow the decep-



"... and here is our New Tootsie-Wootsie Wafer. Now boys, get behind it and push it for all you're worth!"

tion of consumers to go unchallenged simply because of inertia or because of the resistance of organized profit-seekers. Banking laws have been altered in order to protect the savings of tens of millions of small depositors. New means have been set up to defend innocent investors from the exploitation of the securities racketeer. Laws require truth-telling regarding food and drugs; inadequate laws they are, but at least they assert the right of the State to protect the consumer against misrepresentation. And, as I have said, the leading industrial States have by law transformed the small loan business from a national disgrace to an essential service conducted in the limelight of required publicity. In short, again and again the law has stepped in to protect the consumer wherever his increasingly complex environment has rendered him befuddled and helpless.

State regulation of installment selling is a logical next step.

I am firm in the belief that the vast majority of installment companies are reputable, but we cannot afford to ignore the tactics of the unscrupulous minority simply because they are the minority. A workable regulatory law must be framed in such a way that it not only protects the honest merchants, but also increases their share of the business. They have no desire to profit from the misery of their customers. They seek, and are entitled to, a fair profit on the merchandise they sell. But both the reputable installment sellers and the reputable installment finance companies now suffer because deceived buyers, unable to tell the sheep from the

goats, regard the entire installment selling business with suspicion, a suspicion aggravated by misleading advertisements and the false tales told by some installment house salesmen.

THE public must be safeguarded, and regulation by law is, as experience has proved, the way to do it. It has been said that no statute regulating installment sales can protect the consumer from all his follies. That is true. No law ever solves all phases of any complex social problem. But a law which strikes at a few outstanding abuses can lead us a long way out of the dark and tangled woods.

Naturally, the industry objects to regulation. In the past, every industry always has objected. The banks resisted for a hundred years. They opposed virtually every measure for government control. For a long time, the doctors of medicine and the doctors of dentistry did not take kindly to licensing. For a long time the chief opposition to compulsory registration of teachers came from the teachers themselves. The insurance companies and the railroads also fought regulation. So did the public utilities. So, more recently, did the stock exchanges and the security houses.

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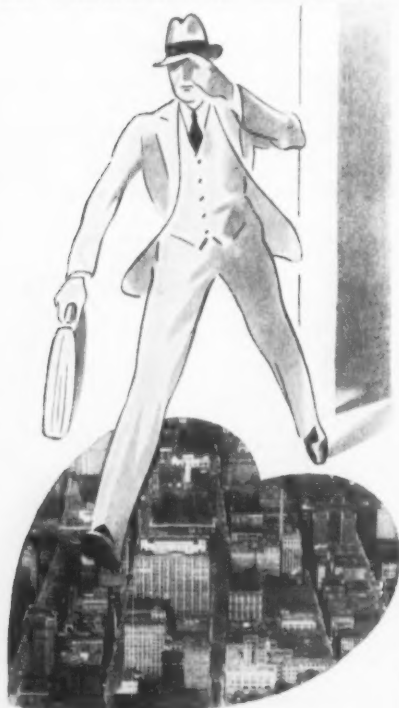
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regulation of railroads, public utilities, insurance companies, and stock exchanges is taken as a matter of course.

Nobody contends that collective control of any of these businesses or professions is against the public interest. The only questions at issue concern the methods and agencies which should be used for the purpose. Registration and licensing have lifted the level of these great industries and these great professions.

To cite an example, which provides an even closer analogy with the installment financing business, I may refer again to the consumer small loan business in America. Let us not overlook the fact that those who finance installment sales

Installment Buying 2. Law May Stifle It

[Continued from page 15]

economic validity of installment credit is no longer being challenged. Bankers, economic theorists, and "pro bono publicos"—who during its early struggle for recognition deprecated it as demoralizing to thrift, as borrowing from the future, and as a fair weather phenomenon which could not survive a depression—have been silenced by demonstrated facts.

Installment credit is today known in every nation of the world where incomes are sufficiently large and political and economic stability sufficiently assured to warrant the extension of such long-term consumer credit. In the United States, alone, installment credit aggregates some five billion dollars per year and sustains ten per cent or more of all retail trade.

Having won the fight for recognition as an orthodox commercial agency, the installment credit industry is now menaced by the conspicuousness of its success through proposals for state regulation. They usually take the form of a Commission with power to license "suitable persons" to engage in this business from year to year, and to regulate their charges and methods of doing business.

In order to pass intelligent judgment upon such regulatory proposals, it is necessary to understand the mechanics of installment selling and financing.

A purchase "on time" requires a great many things of the dealer which would not be required by a cash purchase.

It requires the services of a credit man who knows how to investigate and appraise credit responsibility. It demands a knowledge of insurance; the various kinds necessary to protect the value of the article while it is being paid for; the rates; and the financial responsibility of insurance companies.

do, in effect, make small loans to consumers. For decades the makers of small loans opposed all regulation: they insisted that compulsory licensing and the attendant compulsory publicity would involve needless expense, lead to bureaucratic control, and injure the business.

Now after thousands of licensed companies in 26 States, have made millions of regulated loans, it is the small loan companies themselves which are doing most to have their units licensed and their business regulated by law in all the other States. There is every reason to suppose that the installment finance companies will have similar experiences under the new laws.

It requires an up-to-date knowledge of laws and court decisions affecting installment contracts, and a collection department to handle the collection of the deferred payments, and, when necessary, effect repossession of the article, and arrange for its reconditioning and resale.

From start to finish, an installment transaction demands the filling out of some 25 separate forms and records, and the performance of upwards of a hundred clerical operations.

Lastly, it ties up the dealer's working capital, and subjects it to the risk of loss.

The great majority of retail dealers find it impracticable to maintain an organization large enough to handle the many important details associated with installment selling; or to provide the large working capital which it requires.

To enable every dealer who so desires to offer this convenient form of credit to the public, there has developed a special business enterprise known as the "sales finance company." Such companies are ordinary business corporations with private capital, organized under the general corporation laws and enjoying no special privileges from the State.

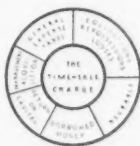
The sales finance company handles the details connected with installment selling, not for one dealer alone, but for many dealers. By this specialization and concentration of labor, these services are performed more efficiently and economically than the dealer can do them.

A retail dealer usually maintains relations with a particular sales finance company from which he often obtains advances on his unsold merchandise; and to which, when he has concluded an installment sale, he sells the contract and promissory note which the purchaser

signs. The sales finance company thus becomes the owner of the purchaser's obligation, and accordingly notifies him that his payments are to be made direct to it.

In selling an article to be paid for by installments, the dealer must increase his cash price to cover the additional expense of handling the transaction through to its conclusion. Customarily he determines this increase in price from the amount which he knows he will be obliged to allow when he sells the purchaser's note and contract to a sales finance company.

The elements which compose the time-sale charge vary somewhat with the nature of the article involved; but where insurance is required, the approximate make-up of the average time-sale charge is indicated by the diagram which is shown at the right.



Numerous influences operate to hold the time-sale charge at the lowest practicable figure. Among them are, the keen competition between dealers for a buyer's patronage; the pressure from manufacturers to keep the time-prices of their products as low as possible; and the eager competition among finance companies for the dealer's business.

A prospective purchaser is not only free to shop around for the most advantageous time-price; he may borrow from a lending agency the money with which to pay cash for his purchase and the insurance thereon. Over all is the controlling consideration that the prospective buyer is under no compulsion to buy and will decline to do so if the terms offered him are unsatisfactory.

Much is made by the proponents of regulation, of the fact that some installment dealers—particularly among the used-car dealers—add to their cash prices when selling to installment purchasers, a greater amount than the discount which they expect to allow when they sell the purchaser's contract to their finance company. This overage is referred to in the parlance of the trade as the "dealer's pack."

The vast majority of installment sellers refrain from this practice for the simple reason that it tends to reduce the volume of their sales; but the dealers who do "pack" their time-sale charges justify this upon the ground that, after all, a dealer's time-sale price is merely the price at which he offers his merchandise for sale to a cautious and fickle buying public; and that the "pack" is a mere off-set to the excessive allowances which, in practice, they are compelled to allow on trade-ins. Figures published by the National Automobile Dealers' Association show

that in 1934 the dealers of the United States in re-selling their trade-ins lost \$63.52 per new car handled.

At the worst, a "pack" in the time-sale mark-up merely adds something to the dealer's profit; which profit, on the whole, is meager, as evidenced by the high business mortality of installment merchants.

Certainly it is more in the public interest that such sums should remain as business profits rather than be absorbed by the costs of political supervision.

A typical bill to subject installment credit to regulation by commission introduced in the last session of the Massachusetts Legislature under sponsorship of certain reform organizations, contained the following among its provisions:

No licensee shall advertise any reference to its service or credit charge except as a definite per centum per month on the average unpaid balance outstanding in each month.

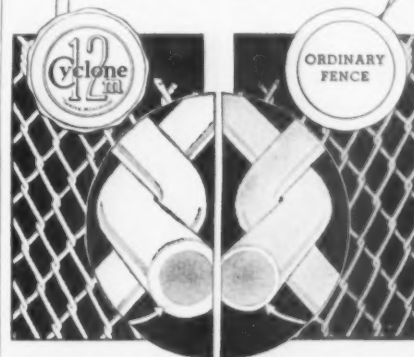
This provision of the act proceeds from the assumption that the time-sale charge is the equivalent of an interest charge for the use of money, and that sales financing should be regulated in the same way as money lending.

The fundamental distinction between money lending and sales financing becomes obvious upon the most casual examination of the matter. Small loans are generally made for the purpose of paying off previously existing indebtedness. Such transactions are economically sterile because they give no added impetus to the production-consumption cycle, and add nothing to the economic strength of the borrower. In fact, a small loan employed to pay off previously existing indebtedness reduces the economic strength of the borrower in the amount of the interest charge which he assumes.

The tradition supporting usury laws and the regulation of money lending goes back to the time when the borrower who was unable to pay his obligation became the bond servant of the creditor; and, at a later date, subject to imprisonment until his debt was paid. While today the borrower runs no risk of imprisonment for failure to pay his obligation, his economic value to the community is impaired if he is induced to pay excessive interest when borrowing to pay off previously existing indebtedness. The State, therefore, seeks to preserve the general economic well-being by the stringent regulation of those whom it permits to charge more than legal interest.

An installment purchase, on the other hand, provides the purchaser with a new asset and at the same time stimulates the consumption-production mechanism from which all society derives subsistence. The same public policy which dictates that the necessitous borrower be protected against

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encumbering himself with excessive interest obligations, dictates that the prospective installment buyer be not deterred from buying by bureaucratic artificialities.

To convert the time-sale charge, which, as already explained includes the cost of many services beside the use of working capital, into a per cent per month of the unpaid balance, would create an erroneous impression as to the nature of this charge and raise an artificial barrier to the completion of the installment sale. No purchaser ever asks for such figures. What he is concerned to know is that the merchandise is worth to him what he is to pay for it, and the amount of the monthly payments he must make in order to acquire it. He is interested in dollars, and would only be confused and misled by such percentage figures.

About the only genuine complaint on the part of the buying public against installment credit practices, arises out of the difficult question of repossessions. No matter how carefully the paying ability of the prospective purchaser is appraised, it is impossible for the credit department to predict with certainty those who will, and those who will not, be able to carry their contracts through to completion.

In a small percentage of transactions, installment buyers are unable to complete the payments which they have contracted to make, and it becomes necessary for the sales finance company to repossess the chattel as provided for in the conditional sales contract, in order that it may be resold and the balance owing on the account liquidated. Sales finance companies are unable, on the average, to sell repossessions for enough to liquidate the amounts owing them—the average loss per repossessed automobile is \$50.00—and so long as the purchaser shows any desire or ability to pay, the great majority of sales finance companies refrain from repossessing and grant successive extensions of time in order to avoid this.

When repossession becomes unavoidable, the average sales finance company endeavors in every way to mitigate the purchaser's loss in the transaction; holding the repossession for a time to afford the purchaser an opportunity to redeem it; securing the best price obtainable when the resale is made; making the purchaser an allowance for the termination of the contract before its due date; and remitting to the purchaser any overage remaining after the account is paid.

Here and there, however, are finance companies that give too little concern to the unfortunate purchaser, thinking only of the difficulties which the necessity of repossession has occasioned them, and concerning themselves only to see that

the repossessed chattel is resold for a sufficient amount to liquidate the balance owing on the contract.

It is not an easy matter to draw a statute which would require all sales finance companies to conform to the standards of fair trade practice observed by the great majority, and thus assist the honest and unfortunate installment buyer without giving aid and comfort to the unscrupulous one who is only too willing to cheat the finance company.

With sufficient study, however, it should be possible to introduce into the statute which authorizes the use of the conditional sales contract, or other lien instrument in installment sales, specific provisions designed to safeguard the equity of the purchaser in the event of repossession; as well as provisions to protect the buyer against the imposition of unreasonable delinquency charges or other sharp practices on the part of some unscrupulous finance company which hovers upon the fringes of the industry.

THE installment merchant and the sales finance company are, of course, already regulated by the whole body of commercial law as well as by the statutes against misrepresentation and fraud; but there is no objection on the part of those engaged in this industry to well considered legislation which would refine the terms of the conditional sales contract and set forth more particularly the respective rights of the parties thereto. What the industry does object to is superficially considered legislation of vague and uncertain character, expressing a punitive attitude toward business, and calculated to undermine the fundamental security of this form of credit.

Sales financing is obviously a mere adjunct of installment merchandising; and it is a fundamental tenet of our political philosophy that any citizen may take his capital and embark in business without the leave or interference of the State, so long as he observes the general statutes of the commonwealth; and that the State has no constitutional power to fix the price at which he shall sell his goods or services. If the State can regulate the time-sale mark-up, it can also regulate the cash sale mark-up.

Particularly does the industry object to being compelled to exist by the grace of an inquisitorial, political commission, having the power of life and death over the business through the issuance of annual and revokable licenses and the determination of the measure of the time-sale charge. A mouse in the cellar does not warrant the presence of a wolf hound in the household.

You're Not Too Old to Play the Piano

*[Continued from page 18]

note on the piano, G, let's say, or A or C. Fix the sound in your mind. Come back in half an hour and sing or whistle the note before you check up on the piano, to see how closely you've stuck to it. After two or three days, trying it two or three times a day, you'll come within a tone or two, and at the end of a fortnight, if your ear is good, you'll get it right most of the time.

Now you're ready to take up your piano-playing again. I've tried to explain the general principle of training the mind before the fingers; perhaps it would be well to set down the proper order of the essential preliminary work to be done.

1. Brush up on musical notation—lines, spaces, clefs, notes, sharps, flats. You must have your old beginner's book still around the house, or if you haven't, borrow your children's.

2. Train your ear, helping yourself at the piano, until you can hum the intervals at sight. If you have the curiosity, you might try for absolute pitch.

3. Take some easy piece, an old folk-song or one of the simpler minuets of Bach, Handel or Mozart, and learn it away from the piano till you can hear it mentally.

4. Then play it slowly, using the music to guide you and to correct your memory. Be sure to hear every note you play. Listen to both hands, or if that is difficult, play them separately till they both have your attention.

5. As soon as you know the piece, play it for somebody. Performance for even a hostile family will drive the piece into your memory and give you confidence. If you play only in private, you're beaten before you start.

You may think I'm a long time in reaching the fingers, but I've been em-

phasizing the principle that this preliminary ground work is essential for even a modest technique. If you drum on the piano without it, you'll find yourself at the end of a year just where you started, but if you give a month or two to the ground work, your playing will improve at once and keep on improving.

The amateur player of modest ambition will not need the whole armory of the great concert artist, but he should have a command of scales and of arpeggios, and he should be able to manage octaves without breaking his wrists. The method of acquiring these techniques is the same for him as for the virtuoso.

When I was a child we practised scales for hours in the blind hope that after a while they would run smooth and pearly. Nowadays we can get our scales right, even in our first slow attempts, if we look out for the thumb. To play a scale you must pass your thumb under the fingers, and if the thumb isn't passed under, well in advance of the moment you'll need it, there'll be an awkward jump which makes a gap in the sound.

As soon as the thumb has played its note, pass it under and let it wait over whatever note you'll need it on next. With this precaution your scale is practically foolproof.

The same principle applies to arpeggios—get the thumb under, well in advance.

Octave playing ought to be easy, and for some people it is—for the same type

Statement of the Ownership, Management, Circulation, Etc.

REQUIRED BY THE ACT OF CONGRESS
OF MARCH 3, 1933.

Of The Rotarian, published monthly at Chicago, Illinois, for Oct. 1, 1935.

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County of Cook } ss.

Before me, a Notary Public in and for the State and county aforesaid, personally appeared Harvey C. Kendall, who, having been duly sworn according to law, deposes and says that he is the Business Manager of The Rotarian and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 411, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are:

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Editor: Leland D. Case, 35 E. Wacker Drive, Chicago, Ill.

Asst. Editor: Paul Teeter, 35 E. Wacker Drive, Chicago, Ill.

Business Manager: Harvey C. Kendall, 35 E. Wacker Drive, Chicago, Ill.

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5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the twelve months preceding the date shown above is: (This information is required from daily publications only.)

(Signed) Harvey C. Kendall,
Business Manager.

Sworn to and subscribed before me this 22nd day of October, 1935.

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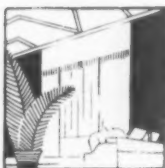
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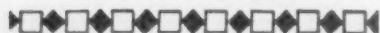


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of people who naturally relax when they wield a golf club or a tennis racquet. But some of us tighten up the arm and the wrist, and relaxation has to be acquired.

To play octaves, set your thumb and your little finger the right distance apart, guide by the thumb and be sure the little finger comes down too. That's all the fingers have to do. But unfortunately, the wrist and the arm are involved, and you may be inclined to punch out the octaves stiffly.

Just turn your hand slightly, so that you can draw the arm along, in the direction the octaves are going. Then instead of pushing or punching, shake out the octaves at the end of a loose arm.

Piano-playing is physical exercise, and it calls for the same relaxation and the same use of weight as any other physical sport. Some teachers used to make us lift our knuckles very high when we did our five-finger exercises or our scales. There's no great objection to this goose-stepping, but the piano key is played not by lift-

ing the finger but by bringing it down, and it's brought down less by a stroke of the finger than by the weight of the arm. Don't press the keys—let the weight fall on them through the ends of your fingers.

One benefit of high-stepping finger-work is said to be a limbering up of the finger muscles. Nowadays this is accomplished usually by a few good stretching exercises.

I've told you here what has helped me to enjoy playing again, after having neglected it for many years. I don't pretend to be a piano teacher; I speak to you rather as a fellow-conspirator. If you can get the aid of a good teacher, get it! But don't let him frighten you with the intricacies of the art; if he tries that, he's not a good teacher. When you can hear in your mind the note you read on the page of music, and when you know where the note is, then you can put your finger on it.

And so far as that note goes, a virtuoso could do little more.

Helps for the Program Makers

The following references have been selected to save the time of the program speaker. Specific outlines for programs suggested in Form 251 (listed here by weeks) can be obtained on request from the Secretariat of Rotary International.

* * *

FOURTH WEEK (DECEMBER)—Current International Problems (*International Service*)

From THE ROTARIAN—

The International Debts We Owe. Robert J. C. Stead. This issue, page 19.

The Netherlands: Man vs. the Sea. A. C. J. Jitta. This issue, page 31.

The Anarchy in Men's Minds. Salvador de Madariaga. Jan., 1934.

Diplomats Don't Make Wars. Frank H. Simonds. Mar., 1934.

Evaluating the League of Nations—(a debate). Sept., 1934.

Is War Inevitable?—(a debate). Aug., 1934.

Still the World's Great Illusion. Sir Norman Angell. June, 1934.

Three Pressures to Modern War. Upton Close. Oct., 1934.

Who Should Make War Munitions?—(a debate). Aug., 1934.

Other Magazines—

As Japan Sees Us: Interview with H. Saito. *American Magazine*, May, 1935.

Can 200 Treaties Prevent War? C. Fowler. *New Outlook*, Apr., 1934.

The Battle of Currencies. Elliott V. Bell. *Current History*, Sept., 1935.

Who Shall Rule the Money Market? Elliott V. Bell. *Current History*, July, 1935.

What Is International Justice? Robert McElroy. *Current History*, Sept., 1935.

Pamphlets and Papers—

War Debts. Harry D. Gideonse. (No. 4);

Anarchy: National Self-sufficiency. Charles S. Tippets. (No. 5); The New

Deal and the Tariff Policy (No. 7); Monetary Stability. Alexander Mahr.

(No. 9); An American Foreign Policy: Toward International Stability (No. 14). Published by the University of Chicago Press (25 cents per pamphlet).

World unity as recorded in History (No. 297); The Montevideo Conference; also The Problem of Central Europe (No. 300); The Post-War Development of International Law (No. 301); A New Phase of the Struggle for European Equilibrium (No. 302); The Present International Outlook (the views of four statesmen) (No. 308). Published by the Carnegie Endowment for International Peace, New York City (single copies 5 cents—subscription price—25 cents per year).

—From the Secretariat of Rotary International: Economic Recovery and World Peace (No. 729); Elements of a Constructive Foreign Policy, for the U.S.A. (No. 768)—gratis.

SECOND WEEK (JANUARY)—Meaning and Value of Vocational Service (*Vocational Service*)

We Expect It of Doctors. George J. Spreull. This issue, page 5.

The Goal Is Plenty for All. Harold G. Moulton. This issue, page 24.

Pamphlets and Papers

—From the Secretariat of Rotary International—

Vocational Service, What, How, Why? (No. 515)—gratis.

Other Suggestions for Club Programs

OPPORTUNITIES FOR YOUTH (*Youth Service*)

From THE ROTARIAN—

There's Room at the Top, But—. Walter B. Pitkin. This issue, page 6 (also editor-

ials, page 36, and other installments in this series, starting April, 1935.)

Are Too Many Going to College?—(a debate). Warren Piper and David Kinley. Sept., 1935.

Youth in a Lopsided World. E. B. DeGroot. Nov., 1935.

Other Magazines—

Building for the Future. Mrs. F. D. Roosevelt. *Woman's Home Companion*, Feb., 1935.

This Town Has Just Become a Father. *American Magazine*, Sept., 1933.

Youth Looks Ahead. *Forum Magazine*, July, 1935.

That's an Idea. Walter Schmidt. *Saturday Evening Post*, May 18, 1935.

Off the Record: What Business Wants in the College Man. W. L. Fletcher. *Scribner's*, June, 1935.

Vocational Guidance Begins at Home. O. E. Randall. *Literary Digest*, Feb. 23, 1935.

Books—

Occupations and Vocational Guidance. A source list of pamphlets and other material. H. W. Wilson Co., N. Y., \$1.25.

How You Can Get a Job. Glenn L. Gardner. Harper Brothers, N. Y., \$3.00.

Getting Ahead in Retailing. N. M. Ohrsbach. McGraw Hill, N. Y., \$2.50.

The Technical Man Sells His Service. Edward Hurst. McGraw Hill, N. Y., \$3.00.

Getting a Job and Getting Ahead. Albert Panther. McGraw Hill, \$2.00.

Choosing Your Life Work. William Rosengarten. McGraw Hill, \$2.50.

Pamphlets and Papers—

—For information on specific vocations write for specific "Guidance" pamphlets supplied by the U. S. Department of the Interior, Washington, 5 cents each.

—From the Secretariat of Rotary International a list of vocational books for boys of high school age may also be obtained—File No. 512A.

THE CHRISTMAS SPIRIT

From THE ROTARIAN—

The Art of Being Kind. Channing Pollock. This issue, page 11.

Let's Lend Our Minds. William Lyon Phelps. Dec., 1933.

Acquaintances. Abbé Ernest Dimnet. Nov., 1935.

The Only Wise Man. Charles W. Ferguson. Dec., 1934.

Other Magazines—

Giving with Imagination. Channing Pollock. *Reader's Digest*, Nov., 1935.

Short Essay on Friendliness. R. M. Allman. *National Educational Assn. Journal*, Jan., 1935.

Toward Every Stranger. A. S. Monroe. *Good Housekeeping*, May, 1934.

Walk with Me, Lad! A. S. Monroe. *Good Housekeeping*, Mar., 1934.

Pamphlets and Papers

—From the Secretariat of Rotary International: **The First Christmas in the Trenches**—a reprint—gratis.

BUYING "ON TIME" (Vocational Service)

From THE ROTARIAN—

Installment Buying—1. Regulate It, by James M. Curley; **2. Law May Stifle It.** John R. Walker. This issue, pages 14-15.

Other Magazines—

The Hire Purchase System—Is It Ethical,

and Likely to Prove Helpful? *The Pinion* (Rotary magazine of Australia), Feb., 1935.

Pamphlets and Papers—

To Tell You the Truth; State Regulation of Installment Selling; Basic Meaning of Installment Selling; Can Consumers Stand the Truth; Installment Selling Costs; Installment Buying—a great American Illusion;—this list of pamphlets may be obtained at 5 cents each from the Pollak Foundation for Economic Research, Newton, Mass.

How to Reduce Interest Rates; Hard Times with Easy Payments; Installment Credit Costs and the Consumers—these pamphlets to be obtained from the University of Chicago Press at 25 cents each.

Installment Selling in Its Relation to the Business Depression. Edwin C. Vogel. U. S. Chamber of Commerce, Washington, D. C.

PIANO PLAYING AS A HOBBY

From THE ROTARIAN—

You're Not Too Old to Play the Piano. John Erskine. This issue, page 16.

Other Magazines—

Music Makers. C. D. Bowen. *The Atlantic*, Dec., 1934.

On Musical Hunger. C. D. Bowen. *The Atlantic*, Feb., 1935.

Road to Music. C. D. Bowen. *The Atlantic*, Mar., 1935.

The Adult Piano Student. N. B. Smart. *Etude*, Apr., 1935.

Piano Study for Adults. N. D. Kane. *Musican*, Mar., 1934.

Music Study for Adults. F. B. Robinson. *Etude*, Sept., 1934.

SCARCITY VS. PLENTY—(Vocational Service)

From THE ROTARIAN—

The Goal Is Plenty for All. Harold G. Moulton. This issue, page 24.

Social Needs and Lagging Science. Julian Huxley. Oct., 1935.

Do We Need Birth Control for New Ideas? (a debate). Charles F. Kettering and Sir Josiah Stamp. Apr., 1934.

What's Wrong With Retailing? Kenneth Collins. July, 1935.

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A Few Facts on the Theory of Abundance. S. O. Dunn. *Scribner's Magazine*, Feb., 1935.

Our Capacity to Produce. Stuart Chase. *Harper's Magazine*, Feb., 1935.

The Capital Goods Fallacy. D. C. Coyle. *Harper's Magazine*, Dec., 1934.

The Trouble With Capitalism Is the Capitalist. Harold G. Moulton. *Fortune*, Nov., 1935.

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America's Capacity to Produce. Harold G. Moulton. Brookings Institution, Washington, \$3.50.

America's Capacity to Consume. Harold G. Moulton. Brookings Institution, Washington, \$3.00.

The Formation of Capital. Harold G. Moulton. Brookings Institution, Washington, \$2.50.

Income and Economic Progress. H. G. Moulton. Brookings Institution, Washington, \$2.00.

Business Without a Buyer. Pollak Foundation, Newton, Mass., \$2.00.

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Left to right: Contributors Phelps, Walker, Curley, Pollock, Pitkin.

Chats On Contributors

HAND IN glove with those seven serious sisters, the Arts, is **John Erskine**, Professor of English at Columbia University, who writes on *You're Not Too Old to Play the Piano*. Of the septette, however, his preferences are for Miss Rhetoric in whose name he has written more than 30 books and scores of magazine articles, and for Miss Music under whose persuasion he has made of himself a first-rate concert pianist and president of New York's highly respected Juilliard School of Music.

Whoever believes the life of the playwright to be a leisurely, laborless state, let him consider the case of **Channing Pollock**, *The Art of Being Kind*. "I begin writing every morning at 8, including Sundays," says this author of many a definite Broadway hit, "and keep it up until 5 in the afternoon. Even so, I never expect to catch up with ideas I have lying around in my head." Anchor of the fame of this man, once dramatic critic of the *Washington Post*, once press agent for New York's incomparable Shuberts, was *The Fool*.

Harold G. Moulton, *The Goal Is Plenty for All*, started collecting academic degrees at Albion College in Michigan, but transferred to Chicago University where he was awarded a Ph.B. in 1907. Several other universities have since added to his alphabetical distinctions. He became president of The Brookings Institution in Washington, D. C., in 1928. . . . One of the brood of "war poets" is **William Bradford**, *When December Comes*. He is a past president of the Rotary Club of Pittsburgh, Pa. . . . **James M. Curley**, whose views appear first in the symposium on *Installment Buying*, is Governor of Massachusetts and was thrice in 20 years Mayor of culture-dispensing Boston. He has sold real estate and insurance since 1902. . . . **John R. Walker**, second contributor to the symposium, is Executive Vice-President of the National Association of Sales Finance Companies in Chicago. He was European Trade Commissioner for the Department of Commerce in 1918-1919, was President of the Budget Plan Corporation and the Morris Plan Corporation before taking his present position.

Robert J. C. Stead, *The International Debts We Owe*, directs publicity for the Department

of Immigration and Colonization of the Dominion of Canada. He has been President of the Canadian Author's League, and is a Past President of the Rotary Club of Ottawa, Ontario. . . . **William Lyon Phelps**, who reviews *Paul Harris' New Book*, is, as a great part of the world knows, a considerable name in contemporary American letters. Well known are his many books, his contributions to literary journals, his 32-year record as Lampson Professor of English at Yale University. He is a member of the Rotary Club of New Haven, Conn. . . . "I actually take my exercises every morning except when I'm on a pullman," says **Julian Montgomery**, *Boys' Don't Want to Be Criminals*, in telling how he keeps fit as director of the Texas Public Works Administration. He is a member of the Fort Worth, Tex., Rotary Club. . . . **Dr. A. C. Josephus Jitta**, *The Netherlands: Man vs. the Sea*, is professor of constitutional law at the Technical University at Delft, government mediator in strikes and lockouts, and a member of the municipal council of The Hague. He is the editor of *De Groene Amsterdammer*, a political and literary review, and was President of the Rotary Club of The Hague in 1930.

George J. Spreull, *We Expect It of Doctors*, was called to the British Columbia bar in 1915, after having practiced law 10 years in England. He holds M.A. and LL.B. degrees from Glasgow University. At Cranbrook, B. C., he has served as president of the Rotary Club. . . . **Joseph A. Turner**, who introduces *Your Friends, The Johnsons*, has for about 35 years been business manager of Hollins College, Hollins, Virginia, one of the oldest institutions of its kind in the United States. A Rotarian during two-thirds of Rotary's lifetime, he was a Governor of the old Seventh District and was a member and chairman of several committees of Rotary International. Roanoke is his home club. **Walter B. Pitkin**, *There's Room at the Top, But—*, has been professor of journalism at Columbia University since 1912 but he classifies correctly in many other positions, also. Among them: psychologist, economist, philosopher, farmer, author. Among his well-known books of late origin are *Life Begins at 40*, and *Capitalism Carries On*. . . . **Edgar G. Doudna**, *Christmas, Then and Now*, a Wisconsin educator, is Governor of Rotary's 13th District.

Left to right: Contributors Spreull, Moulton, Montgomery, Stead, Jitta, Turner.

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The ROTARIAN

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4-H clubs (Head, Heart, Hands, and Health, by P. Dougherty), Sept., 25
Japan's First Rotary Camp, by S. Saito, June, 48
Sea Scouts (Ahoi There, Sailor! by G. Bergstrom), July, 46
Youth Goes to Bat, by James Shutts, July, 18
(See also Youth Service for activities relating more closely to the interests of young people between the ages of 16 to 24)
Brack, Charles E. (p), June, 47
Braden, Samuel R., K₂SO₄ of Personality, Mar., 5
Bradford, William, When December Comes (poem), Dec., 4
Branch banking (Safety First in British Banks, by W. W. Paine), Mar., 25

Brazil

Bahia (r), Oct., 46
Campinas (r), June, 50
Porto Alegre (r), Oct., 46
Santos (h), May, 46
Breckinridge, Mary (p), Aug., 2; Where the Frontier Lingers, Sept., 9
Brenton, Marie, Stenographer Looks at Rotary, Nov., 34
Brewer, Chester C. (p), Mar., 34
Brewer, Harry W. (p), Mar., 34
Brewer, Thomas W. (p), June, 47; July, 43
Bribery (Post-Depression Progress in Business Ethics, by J. T. Flynn), Jan., 9
Bridgeport, Conn. (r), Apr., 41
Bristol, R. I. (r), Oct., 48
Britain's New Deal, by S. King-Hall, June, 27 (See England for other articles)
British (Why I Like the British, by W. L. Phelps), Sept., 6
Britton, Roy F. (p), July, 64; Let's License the Motorist! 1. It Would Help to Reduce Accidents, July, 16
Brockelbank, Harold (1), Aug., 2
Bronx, N. Y. (r), Sept., 45
Brookings Institution survey on economic progress (Goal Is Plenty for All, by H. G. Moulton), Dec., 24
Brooklyn, N. Y. (r), June, 52
Brosius, Carlton, Service Above Self (poem), Dec., 50
Brosseau, Rev. H. D. J. (h), Jan., 34
Brothers of the Northland, by R. Kent, May, 27
Brown, Arthur Whitten (p), Mar., 2
Brown, H. Tom (h), Dec., 44
Brown, Luman S. (p), June, 47
Brown, Marjorie Carothers (1), June, 2

Browne, J. Francis (h), Dec., 44
Browning, Philip E. (p), Mar., 35; Sweetness and Light (poem), Mar., 35; Listen My Comrades (poem), Aug., 50
Brummitt, Dan B. (p), June, 41
Brush, Allison G. (p), July, 42
Bryan, William Lowe, Any Good Thing Out of Nazareth? June, 32
Bryant, H. W. (p), July, 34; (h), Sept., 40
Buchan, John (Australia) (p), June, 44
Buchanan, Cecil K. (p), July, 43
Buchanan, George S., Partners in Community Service, Jan., 27
Buckingham David E. (p), Nov., 64; Shaggy Coats and True Friends, Nov., 17
Buckley, Helen H. (1), May, 2
Bucyrus, Ohio (r), June, 54
Buffalo, N. Y. (h), June, 45; (r), Apr., 42; June, 52, and 53
Buffalo, Wyo. (r), June, 54
Building Better Boyhood, by A. Mitchell, Aug., 27
Burke, Thomas (p), Aug., 64; 1 Like Americans, Aug., 6
Burkhart, Harvey J. (p), June, 40
Burlington, Ia. (r), Jan., 41

Burma

Rangoon (r), Nov., 44
Burns, Robert (p), Dec., 51; comment on Paul Harris' use of term "Bobbie," Dec., 50
Burrows, William H. (p), Feb., 39
Burwell, Neb. (p), May, 50
Bushong, Benjamin G. (1), Dec., 51

Business

Dutch View of American methods (American Element in Rotary, by R. Ver Loren van Themaat), Oct., 29
Antidote for business worries (New Times . . . New Thinking, by W. B. Pitkin), Mar., 6
Business rackets (Old "Rackets" with New Frills, by A. E. Gillett), Sept., 29
Confidence and leadership necessary (What's Wrong with Retailing? by K. Collins), July, 11
(See also Business Ethics; Banking; Business Recovery; Industry; Economics; Vocational Service; Merchandising; Industry; Government Regulation)

Business Ethics

Can We Reduce Drudgery? by M. B. Gerbel, Apr., 23
Old "Rackets" with New Frills, by A. E. Gillett, Sept., 29
Sell Service, Not Goods, by Sir Herbert Austin, Oct., 5
Post-Depression Progress in Business Ethics, by J. T. Flynn, Jan., 9
Weeds That Stifle Progress, by S. J. Harbutt, Aug., 5
We Expect It of Doctors, by G. J. Spreull, Dec., 5
(See also Vocational Service; and Employer-Employee Relations)
Business, government regulation of (See Government Regulation)

Business Recovery

Goal Is Plenty for All, by H. G. Moulton, Dec., 24
Government spending for recovery (Is Government Spending the Way to Recovery?—a debate by S. Chase, and D. Lawrence), May, 18
In England (Britain's New Deal, by S. King-Hall), June, 27
In Europe (Boom Time in Europe, by C. A. Manning), Sept., 21
Monetary system in recovery (What of the Gold Standard?—a symposium), Apr., 16
Necessity for strong leadership (What's Wrong with Retailing? by K. Collins), July, 11
Buskirk, Raymond L. (1), May, 4
Butler, Harold B. (p), Feb., 15; What of Social Insurance? Feb., 13
Butler, Hugh A. (h), Jan., 34
Buyer-seller Relationship
Old "Rackets" with New Frills, by A. E. Gillett, Sept., 29
Post-Depression Progress in Business Ethics, by J. T. Flynn, Jan., 9
Sell Service, Not Goods, by Sir Herbert Austin, Oct., 5
Buying Power
(See Consumption; Production; Economics; Prices)
By-Product Is Important (e), Jan., 32
By the Glow of the Firefly, by R. S. Walker, July, 22
By Way of Rebuttal, by Irving Fisher, Feb., 45

C

Cadillac, Mich. (r), June, 54
Cadman, S. Parkes (1), May, 2
Cain, Edward (p), June, 44; Rotary's Alert Younger Brothers, June, 43
Cairo, Ill. (r), Jan., 40
Calais, Maine (r), Aug., 48
Calendar reform (Let's Improve Our Calendar, by R. F. Chapin), Jan., 25
Calxico, Cal. (p), Feb., 44
Calkins, Earnest Elmo (p), Feb., 2; Aug., 64; Give Your Town a Personality! Mar., 9; Is Your Town a Success? Aug., 10
Calkins, Fred (1), Oct., 49
Callahan, Thomas M. (1), Jan., 2
Calvert, George E. (1), May, 44
Calvo-Mackenna, Luis (p), July, 43
Calza, Guido, Uncovering Ancient Ostia, Aug., 37
Camden, N. J. (p), Sept., 46
Campbell, Carl (1), Oct., 50
Campbell, Sir Malcolm (p), Dec., 27
Camps
Japan's First Rotary Camp, by S. Saito, June, 48
Off to Camp! (e), July, 27
Can We Reduce Drudgery? by M. B. Gerbel, Apr., 23

Canada

Brockville, Ont. (r), Jan., 39; Apr., 40
Calgary, Alta. (r), Apr., 40
Canadian clubs hold inter-city meetings despite cold and distance (Gregarious for a Purpose—e), Feb., 27
Canadian Mother, letter from, Sept., 2
Charlottetown, P.E.I. (r), Feb., 42
Chilliwack, B. C. (r), Sept., 44
Estevan, Sask. (r), June, 52; What Rotary Means to Estevan, by D. Dunbar, Aug., 42
Flin Flon, Man. (1), June, 2; (p), Aug., 48; (r), Dec., 47
Fort William, Ont. (p), May, 49
Guelph, Ont. (r), Dec., 48
Hamilton, Ont. (p), Aug., 47
Hawkesbury, Ont. (r), Sept., 44
Huntsville, Ont. (r), May, 47
International Debts We Owe, by R. J. C. Stead, Dec., 19
Kamloops, B. C. (r), May, 47
Kemptville, Ont. (1), July, 2
Kingston, Ont. (r), Jan., 39
Leithbridge (r), Dec., 48
Lindsay, Ont. (r), May, 48
Lizzie Dobson Has Visitors, by C. N. Lea (Toronto Rotary-ans provide layettes), Oct., 24
Medicine Hat, Alta. (r), Dec., 47
Moncton, N. B. (r), Feb., 42
Moose Jaw, Sask. (r), Feb., 42; Oct., 47
New Glasgow, N. S. (r), June, 51
New Westminster, B. C. (r), Jan., 39; Aug., 45; Dec., 47
Oshawa, Ont. (r), Sept., 44; Dec., 48
Ottawa, Ont. (r), Mar., 40; Sept., 44
Port Arthur, Ont. (p), Mar., 35; (h), Feb., 40; Sept., 41
Provinces of Quebec and Ontario establish first Red Cross highway first-aid stations (1), Jan., 2
Quebec, Que. (r), Feb., 42
Regina, Sask. (r), Feb., 42
Rock Island, Que. (p), Sept., 58
Sackville, N. B. (r), June, 51
St. John, N. B. (r), Apr., 40
St. Stephen-Milltown, N. B. (r), Feb., 42; Aug., 44
Saskatoon, Sask. (p), Aug., 44; (h), Aug., 49; (r), June, 52
Sault Ste. Marie, Ont. (p), Dec., 49
Sherbrooke, Que. (r), June, 52
Swift Current, Sask. (p), Dec., 48; International Service in (Home - Town International Service by W.D. Head), Oct., 38
Toronto, Ont. (p), Oct., 48; (r), Jan., 39; Feb., 42; Mar., 40; July, 48
Trail, B. C. (r), Oct., 47
Truro, N. S. (r), Apr., 40; June, 51
Vancouver, B. C. (r), May, 47; Oct., 47; Dec., 47
Victoria, B. C. (r), Nov., 45
Whitby, Ont. (r), Apr., 40
Windsor, Ont. (p), Sept., 46; (r), Aug., 45
Winnipeg, Man. (r), Apr., 40; Dec., 48
Yorkton, Sask. (r), July, 48
Canton, Ohio (r), Jan., 41
Capital (See section following; also Banking; Business; Production; Economics; and Industry)

Capitalism

Faults in system (Goal Is Plenty for All, by H. G. Moulton), Dec., 24
Plans for security under present system (You and Those You Hire, by N. Hagood), Nov., 14

Captains' Houses at Kennebunkport (poem), by S. H. Perkins, Apr., 46
Carbajal, Fernando (p), July, 43

Careers for Youth

By-Product Is Important (rules for guidance—e), Jan., 32
Chance of a Lifetime, by W. B. Pitkin, Apr., 21
Hobbies sometimes source of satisfying occupation (Potter and the Merchant, by F. Crowder), Oct., 6
"Ill Wind" Jobs, by W. B. Pitkin, Sept., 38
Jobs for Bright Boys, by W. B. Pitkin, Oct., 36
Jobs in Test Tubes, by W. B. Pitkin, Nov., 40
Many Little Open Doors, by W. B. Pitkin, July, 44
Mines, Oil Burners, Insurance, by W. B. Pitkin, Aug., 40
New Fields for Teachers, by W. B. Pitkin, May, 42
There's Room at the Top, But—, by W. B. Pitkin, Dec., 6
What Questing Youth Wants, by W. D. Head, Apr., 5
Young Men and Closed Doors, by W. B. Pitkin, June, 42
Youth in a Lopsided World, by E. B. DeGroot, Nov., 22
Carles, José R. (p), July, 30; Sept., 42
Carlson, John E. (p), June, 47
Carnegie, Pa. (r), May, 49
Carr, Gardner W. (1), Nov., 47
Carroll, H. S. (1), Oct., 50
Carrollton, Ohio (r), June, 53
Carter, Fred G. (p), Mar., 43
Carthage, N. Y. (r), Oct., 47
Case, Leland D., Simpático at Mexico City, July, 31; Taming the Iceberg! an interview with W. H. Shea, Mar., 27
Case Studies in Courtesy (e), June, 38
Casetti, Lucia Jacobacci (1), Mar., 38
Casey, Ill. (p), May, 25; (r), Apr., 41
Castruccio, Giuseppe (h), Nov., 42
Catasauqua, Pa. (r), Nov., 46
Celmins, Hugo (p), Dec., 27
Central America (Civilization without a Wheel, by G. W. Gray), Feb., 9
Centralia, Ill. (p), Dec., 43; (r), June, 53
Cervantes (p), Dec., 22

Ceylon

Colombo (r), June, 50; Sept., 43
Chable, Jacques E. (p), Nov., 64; One Country, Four Languages, Nov., 29
Chadron, Neb., 4-H work in (Head, Heart, Hands, and Health, by P. Dougherty), Sept., 25
Chaffee, Eleanor Alletta, Armistice Day (poem), Nov., 56
Chain letter parody (h), Oct., 44
Chamberlin, Clarence (p), Jan., 7; Air Mail Across the Atlantic, Jan., 6

Chambers of Commerce

Campaigns against unethical business practices (Old "Rackets" with New Frills, by A. E. Gillett), Sept., 29
Partners in Community Service, by G. S. Buchanan, Jan., 27
What Rotary Means to My Town, by R. A. Baldwin, June, 33
Champaign, Ill. (r), Jan., 40; Feb., 44
Chance of a Lifetime, by W. B. Pitkin, Apr., 21; comments on, June, 4
Chandler, Ariz. (p), Apr., 42
Chandler, J. V. (p), Feb., 39
Chapin, Rufus F. (p), July, 30, 35; (h), Dec., 45; Let's Improve Our Calendar, Jan., 25; Bowling Night's the Night for Me (poem), Oct., 54
Chappell, Earl (p), Mar., 34
Chappell, Kenneth (p), Mar., 34
Chappell, Will H. (p), Mar., 34

Character Building

Boys Don't Want to Be Criminals, by J. Montgomery, Dec., 38
Boy Scouting Has a Birthday, by D. Beard as told to S. J. Woolf, Aug., 20
Football as a factor in (Paths to Glory, by H. Grange, Oct., 11
What's Wrong with Our Teachers? by J. Girdler, Jan., 36
(See also Boys Work; 4-H Work; Camps; Juvenile Delinquency Prevention; Recreation; Adult Education; Vocational Guidance; Youth Service; Leisure Time)
Charity, need for (Are You a "Good Neighbor"? by G. Swope), Nov., 7
Charleston, Ill. (r), Aug., 45
Charter cancellations (h), Jan., 35
Chase, Stuart, Is Government Spending the Way to Recovery?—Yes, May, 18

- Chats on Contributors, Jan., Feb., Mar., Apr., 64; May, June, 72; July, Aug., Sept., Oct., Nov., Dec., 64
- Check list of community assets (Is Your Town a Success? by E. E. Calkins), Aug., 10
- Chemistry (Jobs in Test Tubes, by W. B. Pitkin), Nov., 40
- Chester, Pa. (r), June, 52
- Chicago, Ill. (p), July, 48; (h), May, 46; (r), Jan., 41; Oct., 48; student loan fund (One Boy, Then Another—, by C. W. Ward), Mar., 18
- Chico, the Chow—His Story, by A. L. Bird, Nov., 60; comments on, Dec., 51
- Child Guidance**
(See Character Building; also Vocational Guidance; Boys Work)
- Child Labor Amendment? Yes, by J. Addams; No, by C. L. Bardo, Mar., 12; comments on, May, 2
- Child Training (Should a Father Be a Pal to his Son?—a debate, Yes, by C. Mulholland; No, by W. Peterson), Jan., 12; (See also Character Building; Vocational Guidance; Boys Work)
- Children, employment of (See Child Labor)
- Chile**
Angol (r), May, 47
Chillán (r), Feb., 41
Copiapó (r), Oct., 45
Coquimbo (r), Nov., 44
Cura-Cautin (r), June, 51
Llay-Llay (r), Feb., 41
Los Angeles (r), Nov., 44
Rancagua (r), Jan., 38
San Fernando (r), Nov., 44
Taltal (r), Oct., 45
Victoria (r), July, 48
- China**
Amoy (r), Mar., 39; Sept., 43
Canton (r), Apr., 39; Oct., 45
Hangchow (p), Jan., 38; (r), Sept., 43
Nanking (r), July, 48; Oct., 45
Peiping (r), June, 51; July, 48
Shanghai (p), June, 36; May, 47; Dec., 43; (r), Nov., 44
Tientsin (p), Oct., 46; Nov., 44
Chopper (poem), by B. Clark, Apr., 45
- Christmas activities (pictorial layout), Dec., 43
- Christmas, Then and Now (poem), by E. G. Doudna, Dec., 53
- Cicero, Ill. (r), June, 52
- Cincinnati, Ohio (r), May, 48; Dec., 49
- Circle (poem), by A. J. M. Smith, Apr., 45
- Circleville, Ohio (r), Aug., 45; (h), Oct., 44
- Circ, Stevan (p), May, 45
- Citizenship, encouraging immigrant to become citizen (What Rotary Means to Estevan, by D. Dunbar), Aug., 42
- City Planning**
Give Your Town a Personality! by E. E. Calkins, Mar., 9
Is Your Town a Success? by E. E. Calkins, Aug., 10
Make No Little Plans (e), Aug., 31
What Rotary Means to My Town, by R. A. Baldwin, June, 33
- City Traffic in Auto Age (poem), by M. Moore, Apr., 45
- City Without a Bogey, by W. Gard, May, 30; comments on, June, 2
- Civic associations, relation between various groups (Partners in Community Service, by G. S. Buchanan), Jan., 27
- Civil service, careers in (Jobs for Bright Boys, by W. B. Pitkin), Oct., 36
- Civilization of the future (New Times New Thinking, by W. B. Pitkin), Mar., 6; (See also Social Security)
- Civilization without a Wheel, by G. W. Gray, Feb., 9; comments on, Mar., 37
- Civilizations of the past (See Archaeology)
- Civilize the Driver (e), July, 27
- Clasasen, Cornelius J., Good Farming Still Pays, May, 24
- Clapham, Walter L. (p), Mar., 43
- Claremore, Okla. (h), Dec., 44
- Clark, Badger (p), Apr., 45; The Chopper (poem), Apr., 45; I Must Come Back (poem), Sept., 61
- Clarke, J. William (l), Dec., 50
- Clarksburg, W. Va. (r), Apr., 41; June, 54
- Clarkdale, Miss. (r), Sept., 46
- Clemens, Samuel (See Mark Twain)
- Cleveland, Ohio (r), Oct., 48; Nov., 46; long service of a member (Index of Activity—e), June, 39
- Cline, Yandell C. (l), Nov., 4
- Clinton, Mo. (r), Jan., 40
- Club Service**
Attendance, necessity for regularity (Important, But—e), Feb., 26
- Courtesy for the Trouper (on proper consideration for the professional entertainer—e), May, 40
- Fellowship
"Good Old Wednesday," a Rotarian Parson's reverie, Mar., 30
- Psychology of Fellowship, by A. O. Squire, Sept., 13
- Value of fellowship (K₂SO₄ of Personality, by S. R. Braden), Mar., 5
- Greeting and caring for the visitor (Case Studies in Courtesy—e), June, 38
- Impropriety of off-color stories (Ladies Always Present—e), Aug., 30
- Rotary club publicity (Remember the Reporter—e), Oct., 35
- Rotary customs (On "Old Rotary Customs"—e), May, 41
- Stenographer Looks at Rotary, by M. Brenton, Nov., 34
- Strength of Rotary lies in individual (We Start with the Individual, by E. R. Johnson), July, 5
- Three minute addresses (Just Three Minutes—e), Apr., 33
(See also Fellowship; and Rotary, Value of)
- "Club-to-Cuppers" (See Hole-in-One)
- Clubs Akin to Rotary**
Bit of History (on rotating clubs of old—e), Mar., 32
- Rotary's Alert Younger Brothers, by E. R. Cain, June, 43
- Coke, I. Guthrie (p), July, 42
- Cole, E. Guy, Jr. (p), Dec., 46
- Colleges**
Are Too Many Going to College? Yes, by W. Piper; No, by D. Kinley, Sept., 16
- Student loans (One Boy, Then Another, by C. W. Ward), Mar., 18
(See also Education; and Schools)
- Collignon, Carlos M. (p), July, 35, 42
- Collins, Kenneth (p), July, 64
- What's Wrong with Retailing? July, 11
- Collison, C. F. (l), Dec., 51
- Colombia**
Cartagena (r), June, 51
- Honda (r), May, 47; Aug., 44
- Tuluá (r), Nov., 44
- Colorado Springs, Col. (r), June, 54
- Colt, James D., Jr. (p), Mar., 34
- Colt, James D., Sr. (p), Mar., 34
- Columbia, Mo. (p), Feb., 41
- Columbia, S. C. (r), Jan., 40; Feb., 41
- Columbus, Ohio (r), Feb., 43; June, 54
- Coming Into Harbour (poem), by A. Noyes, July, 15
- Commodity dollar (What of the Gold Standard?—a symposium), Apr., 16
- Community differences, dispelling them (What Rotary Means to My Town, by R. A. Baldwin), June, 33
- Community Leadership (See Community Planning; City Planning; and Community Service)
- Community Planning**
Give Your Town a Personality! by E. E. Calkins, Mar., 9
- Is Your Town a Success? by E. E. Calkins, Aug., 10
- Man owes his community a debt of service (We Owe a Debt, by Abbé E. Dimmet), Jan., 17
- Progress (on implications of Ibsen's *Enemy of the People*—e), Mar., 32
- What Rotary Means to Estevan, by D. Dunbar, Aug., 42
- What Rotary Means to Moscow, Idaho, by B. L. French, July, 28
- What Rotary Means to My Town, by R. A. Baldwin, June, 33
- Community Service**
Accident Prevention (See major heading Accident Prevention)
- Australian Rotary clubs' work in behalf of boys (Building Better Boyhood, by A. Mitchell), Aug., 27
- Christmas activities of Rotary Clubs (pictorial layout), Dec., 43
- City beautification (See major heading City Planning)
- City With-out a Bogey, by W. Gard, May, 30
- Conservation (See major heading Conservation)
- Cooperation between civic organizations (Partners in Community Service, by G. S. Buchanan), Jan., 27
- Estevan, Can. (What Rotary Means to Estevan, by D. Dunbar), Aug., 42
- 4-H work (Head, Heart, Hands, and Health, by P. Dougherty), Sept., 25
- Inter-community Rotary council fosters various community projects (Gregarious for a Purpose—e), Feb., 27
- Moscow, Idaho (What Rotary Means to Moscow, Idaho, by B. L. French), July, 28
- Medical care for isolated communities (Where the Frontier Lingers, by M. Breckinridge), Sept., 9; (Warm Hearts in Labrador, by Sir Wilfred Grenfell), July, 6
- Obligation of individual to society (We Owe a Debt, by Abbé E. Dimmet), Jan., 17
- Opportunities for service (See this section; also major headings listed below)
- Private charity, necessity for (Are You a "Good Neighbor"? by Gerard Swope), Nov., 7
- Slaton, Tex. (What Rotary Means to My Town, by R. A. Baldwin), June, 33
- Toronto, Can., Rotary Anns supply layettes for indigent mothers (Lizzie Dobson Has Visitors, by C. N. Lea), Oct., 24
- University of, by, and for the People, by T. Narvesen, Apr., 35
(See also Juvenile Delinquency; Character Building; Boys Work; Community Planning; Youth Service; Accident Prevention; Social Problems and Welfare; Unemployment)
- Community Welfare (See heads immediately preceding)
- Competition an aid in price adjustment (Goal Is Plenty for All, by H. G. Moulton), Dec., 24; (See also Industry; Government Regulation; Business Ethics)
- Comstock, L. K. (p), Feb., 19
- Conduct of Life**
Art of Being Kind, by C. Pollock, Dec., 11
- Faulty thinking (Hot Ice-Cream—e), Feb., 27
- Making new friends (Acquaintances, by Abbé E. Dimmet), Nov., 8; (See also Fellowship)
- New Times New Thinking, by W. B. Pitkin, Mar., 6
- Preparation for retirement (Potter and the Merchant, by F. Crowder), Oct., 6
- We Owe a Debt, by Abbé E. Dimmet, Jan., 17
- Confucius, thoughts on service (h), Mar., 35
- Conservation**
Soil conservation (Crime of Muddy River, by E. T. Peterson), Aug., 24
- Wild life conservation (Let's Save the Ducks: 1. No Hunting in 1936, by W. T. Hornaday; 2. Regulate—Don't Stop It, by J. N. Darling), Oct., 14
- Consumer needs (See Consumption; Production; Distribution; Social Security)
- Consumption**
Insufficiency of mass buying power slows progress (Goal Is Plenty for All, by H. G. Moulton), Dec., 24
- Relation of installment buying to consumption (Installment Buying—a debate, by I. M. Curley, and J. R. Walker), Dec., 14
- Production not keeping pace with human needs (Social Needs and Laggard Science, by J. Huxley), Oct., 16
- Contemplation (On Doing Nothing Well—e), Oct., 35
- Conventions**
(See Vacation Photograph Contest; What Rotary Means to My Town Contest)
- Convention (Mexico City), 1935**
Civilization Without a Wheel, by G. W. Gray, Feb., 9
- Convention, comments from visitors (Jottings from the Scrapbook), July, 40
- Convention committee (p), Apr., 43
- Convention headquarters (h), Mar., 35
- Discomforting Discomfort (e), Apr., 33
- Don't Go By Motor (e), May, 40
- Echo from Mexico (e), Feb., 26
- For Those Who Would Explore, by L. W. Ramsey, June, 19
- Hotel-on-Wheels at Your Service, by L. S. Hungerford, Jan., 31
- Housing accommodations (h), Mar., 35
- Jottings from the Scrapbook (convention notes), July, 40
- Land of the Plumed Serpent, by J. Sawders, Mar., 21
- Linking the Americas, by E. Tomlinson, Apr., 9
- Look Them Up (on the convention quarters of the Secretariat—e), June, 38
- Mexico (poem), by S. Gillilan, May, 57
- Mexico—Every Man an Artist, by R. d'Harnoncourt, Apr., 29
- Mexico Romántico (rotogravure section), Feb., 29
- Official Call to the convention, Jan., 30
- Old World Charm in the New, by I. B. Sutton, Feb., 28
- One Week Isn't Enough, by E. J. Aguilar, Apr., 27
- Past presidents of Rotary International at convention (h), July, 41
- Proposed convention legislation, June, 45
- Rotary Fiesta, by J. Zetina, May, 32
- Simpatía at Mexico City, by L. D. Case, July, 31
- So You and Ted Are Going Too! by "Ann," May, 35
- Twenty Hours of Inspiration, by E. R. Johnson, June, 16
- Convention (Atlantic City) 1936**
Early convention plans (Eyes on Atlantic City—e), Nov., 38
- Attendance estimates (Out to Do It Again—e), Dec., 37
- Convention (London) 1937 Board of Directors considers London (h), Sept., 40
- Conversation, art of (We Owe a Debt, by Abbé E. Dimmet), Jan., 17
- Cooksley, Bert, Plea (poem), Sept., 4
- Coolidge, Calvin and Mrs. (p), Nov., 19
- Cooney, James D. (p), Feb., 19
- Cooper, John (p), Sept., 44
- Cooper, Rudy W. (l), Apr., 2
- Cooperation between countries (See International Cooperation)
- Cooperation, necessity for in civilization of today (We Owe a Debt, by Abbé E. Dimmet), Jan., 17
- Corning, N. Y. (r), Mar., 41
- Correspondence between students of various countries (Letters Across the Sea—e), May, 41
- Cortland, N. Y. (r), Aug., 45; Nov., 46
- Cory, E. Ray (h), May, 45
- Coryell, Ralph I. (l), Jan., 2
- Costa Rica, San José (r), Jan., 38; Mar., 39
- Council Bluffs, Ia. (r), Aug., 48; Sept., 45
- Courage (Trail Across "The Dog," by V. Krejci), May, 7
- Courtesy**
Art of Being Kind, by C. Pollock, Dec., 11
- Civilize the Driver (on highway courtesy—e), July, 27
- Case Studies in Courtesy (on caring for the Rotary Club visitor—e), June, 38
- Courtesy for the Trouper (e), May, 40
- Essential character of courtesy (Acquaintances, by Abbé E. Dimmet), Nov., 8
- Courtright, C. C. (l), Nov., 2
- Covina, Cal. (p), Oct., 47
- Covington-Hot Springs, Va. (r), Aug., 47
- Coyne, George K. (l), Aug., 2
- Crabtree, John A. (p), July, 30; Sept., 42
- Craftsmanship in industry (Can We Reduce Drudgery? by M. B. Gerbel, Apr., 23)
- Potter and the Merchant, by F. Crowder, Oct., 6
- Crane, Nathalia (p), Nov., 23
- Crary, Bruce C. (p), Feb., 39
- Crawfordsville, Ind. (p), Apr., 42; (r), Sept., 46
- Credit (Installment Buying—a debate, by I. M. Curley, and I. R. Walker), Dec., 14 (See also Gold; Economics; and Banking)
- Crime of Muddy River, by E. T. Peterson, Aug., 24; comments on, Oct., 49
- Crime Prevention—friendship and understanding a preventive (Psychology of Fellowship, by A. O. Squire), Sept., 13; (See also Juvenile Delinquency)
- Crosbie, Rev. J. (p), Dec., 45
- Crossword puzzles, Jan., Feb., Mar., 52; Apr., 50; May, 66; June, 64; July, 53; Aug., 63; Sept., 57; Oct., 61

Crowder, Farnsworth (p), Oct., 64;
Potter and the Merchant, Oct., 6

Cuba

Ciego de Avila (p), July, 49
Sagua la Grande (r), June, 50
Culkins, W. C. (l), Feb., 46
Cultural and scientific inheritances from other lands (International Debts We Owe, by R. J. C. Stead), Dec., 19
Cultural inheritances of Spain, Italy, and France (Old Rome's Three Daughters, by S. de Madariaga), June, 8
Cummings, George D. (p), July, 42
Curley, James M. (p), Dec., 64;
Installment Buying—1. Regulate It, Dec., 14
Curphey, R. L. (l), May, 44
Currency stabilization
Atlas Is Restless (e), Apr., 32
What of the Gold Standard?—a symposium, by F. H. Fentener van Vlissingen, C. H. Douglas, and E. W. Kemmerer, Apr., 16
Cushman, Boyd (p), Feb., 42
Cuthbert, G. A. (r), Sept., 46

Czechoslovakia

Mlada Boleslav (r), Dec., 46
Plzen (r), Mar., 39
Prague (r), Mar., 39
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Dallas, Tex. (r), Sept., 46
Dangerous Twenties (e), Nov., 39
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Danvers, Mass. (p), Apr., 40; (r), Sept., 45
Darker, Will (p), Sept., 45
Darling, Jay N. (p), Oct., 64; Let's Save the Ducks—2. Regulate—Don't Stop It, Oct., 15
Davies, Pierce (p), Mar., 36
Davis, Denis O. (p), Dec., 46
Davis, J. R. (l), Aug., 51
Davis, T. C. (p), June, 46
Days Like These (poem), by A. W. Peach, Mar., 4
Daytona Beach, Fla. (r), Sept., 45
Dean, John (p), Mar., 43

Debates and Symposiums

Are Too Many Going to College? Yes, by Warren Piper; No, by David Kinley, Sept., 16
Child Labor Amendment? Yes, by Jane Addams; No, by C. L. Bardo, Mar., 12
Everlasting Woman Question, by Stephen Leacock, Aug., 13; These Men! by Nina Wilcox Putnam, Aug., 15
Father and son as pals—Be a Pal to my Son? Yes, by Clarence Mulholland; No "Pal Stuff" for My Boy, by Webster Peterson, Jan., 12
Installment Buying—1. Regulate It, by James M. Curley; 2. Law May Stifle It, by John R. Walker, Dec., 14
Let's License the Motorist! 1. It Would Help to Reduce Accidents, by Roy F. Britton; 2. Yes—But Examination Is Essential, by Sidney J. Williams, July, 16
Let's Save the Ducks!—1. No Hunting in 1936, by William T. Hornaday; 2. Regulate—Don't Stop It, by J. N. Darling, Oct., 14
Railroads: Government Ownership? Yes, by Burton K. Wheeler; No, by Samuel O. Dunn, June, 13
Taxes: Now We Pay the Fiddler, by Mark Graves; Is Government Spending the Way to Recovery? Yes, by Stuart Chase; No, by David Lawrence, May, 13
What of the Gold Standard? 1. The Gold Bloc—Oasis in a World of Uncertainty, by F. H. Fentener van Vlissingen; 2. The Future of the Gold Standard Is Dark, by C. H. Douglas; 3. The Gold Standard in the United States, by E. W. Kemmerer, Apr., 16
What of Social Insurance, by Harold B. Butler; Unemployment Insurance? Yes, by Frances Perkins; No, by Virgil Jordan, Feb., 13
Who Should Pay the Doctor? 1. "The Group," by William Trufant Foster; 2. The Patient, by Morris Fishbein, Nov., 12
Deberghe, Camille (p), July, 43
Debts (International Debts We Owe, by R. J. C. Stead), Dec., 19
Deforestation (See Conservation)

DeGroot, E. B. (p), Nov., 64; Youth in a Lopsided World, Nov., 22
Deming, N. M. (r), June, 53; Nov., 46

Denmark

Randers (r), July, 48
Youth hostels in (r), Dec., 46
Des Moines, Ia. (r), Mar., 42; public forums (City Without a Bogey, by W. Gard), May, 30
Detroit, Mich. (l), Mar., 37; (p), Nov., 46
Devraigne, Dr. (h), Nov., 42
Dewar, McLaurin (p), June, 47
d'Harnoncourt, René, Mexico—Every Man an Artist, Apr., 29
Dick, William J. (p), Mar., 43
Dickens, Charles (p), Nov., 22
Dickerson, Roy E. "If You Want to Be Happy," July, 60
Dickinson, Frank (h), Dec., 44
Dihigo, Mario E. (p), July, 42
Dimnet, Abbé Ernest (p), Jan., 64; Nov., 64; Acquaintances, Nov., 8; We Owe a Debt, Jan., 17
Diplomats entertained by Washington Rotary Club (Goodwill at Washington), Apr., 38
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Goal Is Plenty for All, by H. G. Moulton, Dec., 24
Social Needs and Lagging Science, by J. Huxley, Oct., 16
What's Wrong with Retailing? by K. Collins, July, 11
District Governors (1935-36), July, 42
District 69 (Georgia)—r, Dec., 46
Do Schools Cost Too Much? by W. W. Ludeman, Sept., 55

Doctors

We Expect It of Doctors, by G. J. Spreull, Dec., 5
Who Should Pay the Doctor?—a debate, by W. T. Foster, and M. Fishbein, Nov., 12
(See also Health; Medicine; Mental Hygiene)

Dogs

Chico, the Chow—His Story, by A. L. Bird, Nov., 60
Shaggy Coats and True Friends, by D. E. Buckingham, Nov., 17
Doherty, C. L. (p), Feb., 39
Doll collection (h), Dec., 45
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Doudna, Edgar G. (p), July, 42; Christmas, Then and Now, Dec., 53
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Douglas, C. H. (p), Apr., 64; What of the Gold Standard—2. The Future of the Gold Standard Is Dark, Apr., 18
Douglas, James W. (p), June, 58
Dourmergue, Gaston (p), Feb., 23
Doylestown, Pa. (r), Jan., 41; Feb., 43
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Dreher, C. Edgar (p), June, 47
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Drivers' Licenses

Let's License the Motorist!—a debate, by R. F. Britton and S. J. Williams, July, 16; (See also Accident Prevention)
Droop, Edward H. (l), Apr., 2
Drouth prevention (Crime of Muddy River, by E. T. Peterson), Aug., 24
Duck Pond That Flew, Oct., 60
Ducks (Let's Save the Ducks!—a debate, by W. T. Hornaday, and J. N. Darling), Oct., 14
Dudley, Arthur S. (l), Apr., 49
Duluth, Minn. (p), Dec., 49
Dunbar, Don (p), Aug., 43; What Rotary Means to Estevan, Aug., 42
Duncan, Alexander H. and Mrs. (p), Aug., 49
Duncan, John S. (p), July, 34, 43; (h), Nov., 42; Dec., 44
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E

Early American civilization (Civilization without a Wheel, by G. W. Gray), Feb., 9
Eason, E. Keith (l), Mar., 37

Eastman, Joseph D. (p), June, 66
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Economics

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Social Needs and Lagging Science, by J. Huxley, Oct., 16
What of the Gold Standard? 1. The Gold Bloc—Oasis in a World of Uncertainty, by F. H. Fentener van Vlissingen; 2. The Future of the Gold Standard Is Dark, by C. H. Douglas; 3. The Gold Standard in the United States, by E. W. Kemmerer, Apr., 16
(See also Banking; Industry; Profits; Production; Consumption; Credit; Business Recovery; Prices)
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Edson, Willis C. (p), July, 42

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Cost of schools (Do Schools Cost Too Much? by W. W. Ludeman), Sept., 55
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Lansing, Mich., evening schools (University of, by, and for the People, by T. Narvesen), Apr., 35
Limitation of college aspirants (Are Too Many Going to College? by W. Piper, and D. Kinley), Sept., 16
New Fields for Teachers, by W. B. Pitkin, May, 42
Slates Were Picturesque, But—, by M. Worth, Jan., 5
Student loans (One Boy, Then Another, by C. W. Ward), Mar., 18
What's Wrong with Our Teachers? by J. Girdler, Jan., 36
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Employer-Employee Relations

Executives should encourage resourceful employees (What's Wrong with Retailing? by K. Collins), July, 11
Good will toward employees (Weeds That Stifle Progress, by S. J. Harbutt), Aug., 5
Incentives for work (Can We Reduce Drudgery? by M. B. Gerbel), Apr., 23
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Employment—Young Men

Are Too Many Going to College? Yes, by W. Piper; No, by D. Kinley, Sept., 16
Chance of a Lifetime, by W. B. Pitkin, Apr., 21
"Ill Wind" Jobs, by W. B. Pitkin, Sept., 38
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Jobs in Test Tubes, by W. B. Pitkin, Nov., 40
Many Little Open Doors, by W. B. Pitkin, July, 44
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There's Room at the Top, But—, by W. B. Pitkin, Dec., 6
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Emrich, C. Lyman (p), Mar., 19
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Enemy of the People, comment on (Progress . . . —e), Mar., 32

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English view of Americans (I Like Americans, by T. Burke), Aug., 6
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Eskew, Garnett Laidlaw (p), Nov., 64; Steamboating Again on Mark Twain's River, Nov., 25
Esperanto—A Tongue All Men Can Easily Learn (comments on debate published in Nov., 1934, issue), Jan., 2
Espy, J. J. (p), Mar., 18
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Estonia

Rotary Around the Baltic (pictorial layout), Sept., 32
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Baltic countries (Rotary Around the Baltic—pictorial layout), Sept., 32
Boom Time in Europe, by C. A. Manning, Sept., 21
Rotary in Europe (American Element in Rotary, by R. Ver Loren van Themaat), Oct., 29
Social insurance in Europe (What of Social Insurance? by H. B. Butler), Feb., 13
(See also separate headings for each country)
European Advisory Committee (p), Nov., 43; (h), Mar., 35
Even If No Dreams Are True, by E. Markham, Nov., 6
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Exchange of youth (Home-Town International Service, by W. D. Head), Oct., 38
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Fable of the Two Cars, by A. Mau-rois, July, 25; comments on, Sept., 2

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Helping to keep families intact (Youth in a Lopsided World, by E. B. DeGroot), Nov., 22
Homeliest Girl I Ever Saw, by D. Malloch, June, 59
Far North (Brothers of the North-land, by R. Kent), May, 27

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Good Farming Still Pays, by C. J. Claassen, May, 24
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Fear, banishing fear (New Times . . . New Thinking, by W. B. Pitkin), Mar., 6
Fearon, G. O. (h), Apr., 43
Federated Malay States, Ipoh (p), June, 37

Fellowship

Acquaintances (on making new friends), by Abbé E. Dimnet, Nov., 8
Bowl, Men, Bowl! (bowling leagues foster fellowship), by J. F. Engleman, Oct., 26
"Good Old Wednesday," by a Rotarian Parson, Mar., 30
K₂SO₄ of Personality, by S. R. Braden, Mar., 5
Living Simply (Rotary helps people to be friendly), by S. Gillilan, Aug., 34
Psychology of Fellowship, by A. O. Squire, Sept., 13
Stenographer Looks at Rotary (appraisal by a non-Rotarian), by M. Brenton, Nov., 34
This Rotarian Age (review of Paul Harris' book), by W. L. Phelps, Dec., 28
Uses of Adversity (value of fellowship), by J. E. Pooley, Sept., 5
We Owe a Debt (on the need for fellowship), by Abbé E. Dimnet, Jan., 17
Fessenden, Ernest A. (h), Aug., 49
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What of the Gold Standard?—a symposium by F. H. Fentener van Vlissingen, C. H. Douglas, and E. W. Kemmerer, Apr., 16
(See also Banking; Credit; Prices; Economics)
Fincannon, Berryman D. (p), Mar., 43

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Finley, Solomon H. (p), Mar., 34; June, 47
Finley, Wendell (p), Mar., 34
Fire Prevention (Watch that Butt—e), June, 39
Firefly (By the Glow of the Firefly, by R. S. Walker), July, 22
First names in Rotary (Stenographer Looks at Rotary, by M. Brenton), Nov., 34
Fischelis, Robert P. (p), Dec., 27
Fishbein, Morris (p), Nov., 64; Who Should Pay the Doctor? 2. The Patient, Nov., 13
Fisher, Arthur (p), June, 48
Fisher body contest (p), Mar., 49; (mentioned in One Boy, Then Another, by C. W. Ward), Mar., 18
Fisher, Irving (l), Feb., 45
Fishing (We Go Fishing, by R. S. Baker), Apr., 6
Flanigan, Lon P. (l), Apr., 2
Fleet, Fred E. (p), Feb., 39
Flemington, N. J. (p), Mar., 36
Flint, Larry (p), Apr., 45; Sons of the Ten (poem), Apr., 45

Flood control (Crime of Muddy River, by E. T. Peterson), Aug., 24
Flower study at night (By the Glow of the Firefly, by R. S. Walker), July, 22
Flynn, John T., Post-Depression Progress in Business Ethics, Jan., 9
Football (Paths to Glory, by H. Grange), Oct., 11
For a Certain Dog (poem), by C. Parmenter, Nov., 61
For Those Who Would Explore, by L. W. Ramsey, June, 19
Forbes, Stanley C. (p), July, 42
Foreign (See Overseas for anything related to this head)
Fort Dodge, Ia. (r), Aug., 47
Fort Worth, Tex. (r), Sept., 45
Forums at Des Moines, Ia. (City Without a Bogey, by W. Gard), May, 30
Forward Looker (poem), by W. Hard, Apr., 44
Foster, Philip Stanley (p), July, 43
Foster, William Trufant (p), Nov., 64; Who Should Pay the Doctor? 1. The "Group," Nov., 12
4-H Clubs (Head, Heart, Hands, and Health, by P. Dougherty), Sept., 25
Fourth Object of Rotary (See International Relations and International Service)
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France

District 49 provides Hague scholarships (One Boy, Then Another—, by C. W. Ward), Mar., 18; series of scholarships established (r), Dec., 46
Lyon (r), Mar., 39
Marseille (r), June, 50
Nantes (r), July, 48
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Old Rome's Three Daughters (France, Italy and Spain), by S. de Madariaga, June, 8
Paris (p), Dec., 47
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Fraud (Old "Rackets" with New Frills, by A. E. Gillett), Sept., 29
Frautschi family, Arthur, Emil, Irving, Lowell, and Walter (p), Dec., 45
Freeman, Eugene E. (p), Mar., 43
Fremont, Neb. (r), Apr., 42
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French, Burton L. (p), July, 64; What Rotary Means to Moscow, Idaho, July, 28
French, Clarence B. (p), June, 47
Friedman, Victor Hugo (p), Mar., 43

Friendship

Acquaintances, by Abbé E. Dimnet, Nov., 8
American view of the British as friends (Why I Like the British, by W. L. Phelps), Sept., 6
Art of Being Kind, by C. Pollock, Dec., 11
English view of Americans as friends (I Like Americans, by T. Burke), Aug., 6
Let's Mobilize Friendship, by J. Nelson, Feb., 22
Living Simply, by S. Gillilan, Aug., 34
Psychology of Fellowship, by A. O. Squire, Sept., 13
(See also Fellowship and Courtesy)
From Stone Age to Rotary, by F. J. Heyward, Sept., 49
Frontier nursing service (Where the Frontier Lingers, by M. Breckinridge), Sept., 9
Frost, Harwood (h), Dec., 45
Fullerton, Cal. (r), July, 50
Furlong, William (p), Apr., 57

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Gaboury, Arthur (l), Jan., 2
Gaete Fagalde, Manuel (p), July, 30; July, 37; Sept., 42
Gage, Fred W. (l), Feb., 45; Mar., 37; Dec., 50
Gall, John C. (p), Feb., 19
Game Preservation (See Wild Life Conservation)
Gamman, George H. (p), July, 39
Gard, Wayne, City Without a Bogey, May, 30
Gardens (See City Planning and Beautification)
Gardot, André (p), Mar., 48
Geiger, Jack (p), Aug., 50
Gammel, Alex R. (p), June, 47
Gammel, Harry, To a Little Spruce on a Survey Line (poem), Mar., 56
Genesee, N. Y. (r), Apr., 42
Gentle Suggestion (e), Sept., 37
Georgia Rotarians entertain English youths (p), Dec., 46; (r), July, 48; Dec., 49
Gerbel, M. B. (p), Apr., 64; Can We Reduce Drudgery? Apr., 23

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Aachen (r), June, 51
Berlin (r), Sept., 43
Chemnitz (r), Feb., 41
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Halle (r), July, 48; Oct., 45; Dec., 46
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Gifford, Meritt A. (p), July, 43
Gilbert, William M. (p), July, 42
Giles, Ray, Give Your Hobby Its Head! Feb., 20
Gillett, Alvin E. (p), Sept., 64; Old "Rackets" with New Frills, Sept., 29
Gillilan, Strickland, Living Simply, Aug., 34; Mexico (poem), May, 57
Girdler, John, What's Wrong With Our Teachers? Jan., 36
Give the Boy a Horn (comments on article with that title in Dec., 1934, issue), Jan., 2; Apr., 2
Give Your Hobby Its Head! by R. Giles, Feb., 20; comments on, Apr., 2
Give Your Town a Personality! by E. E. Calkins, Mar., 9; comments on, May, 4
Glasgow, Ky. (p), June, 51
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Goal Is Plenty for All, by H. G. Moulton, Dec., 24
God Save the King, version for steamship Rotary meetings (h), Oct., 44
God's Man—reproduction from book (used with Arts and the Business Man, by R. G. Stott), Jan., 24
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Gold Standard

What of the Gold Standard? 1. The Gold Bloc—Oasis in a World of Uncertainty, by F. H. Fentener van Vlissingen; 2. The Future of the Gold Standard Is Dark, by C. H. Douglas; 3. The Gold Standard in the United States, by E. W. Kemmerer, Apr., 16
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Golding, Louis (p), Apr., 45; Poet Works for Courage (poem), Apr., 45

Golf

Golf in the Netherlands (p), July, 2
Golf—Royal and Ancient, by W. G. Tucker, June, 24; comments on, July, 2; Dec., 50
Hit with Your Hands, by G. Sarazen, Aug., 17
Hole-in-One (p), Mar., 43; June, 58
Striley, Larry—breaks golf record (h), Nov., 42
Gombos, Premier (p), Feb., 22
Good Farming Still Pays, by C. J. Claassen, May, 24; comments on, July, 52
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Goodman, Donald (p), Dec., 45
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Goodwill on Earth (suggestions for Christmas Rotary Club activities), Dec., 43
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Government Regulation of Business and Professions

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Child Labor Amendment? Yes, by J. Addams; No, by C. L. Bardo, Mar., 12
Installment Buying—1. Regulate It, by J. M. Curley; 2. Law May Stifle It, by J. R. Walker, Dec., 14
Railroads: Government Ownership? Yes, by B. K. Wheeler; No, by S. O. Dunn, June, 13
Who Should Pay the Doctor? 1. The "Group," by W. T. Foster; 2. The Patient, by M. Fishbein, Nov., 12 (See also Taxation)
Government service, careers in (Jobs for Bright Boys, by W. B. Pitkin), Oct., 36
Graber, William (p), Jan., 46
Graham, Charles (p), July, 43
Graham, Frank P. (p), Feb., 17
Grand Junction, Col. (r), Apr., 41
Grand Rapids, Mich. (r), Apr., 41; speakers' rules (Ladies Always Present—e), Aug., 30

Grange, Harold "Red" (p), Oct., 13; Paths to Glory, Oct., 11
Granite (poem), by Lew Sarett, Apr., 44
Granville, N. Y. (p), Dec., 43
Graves, Albert (h), Sept., 41
Graves, Mark, Taxes: Now We Pay the Fiddler, May, 13
Gray, Alex A. (p), Mar., 43
Gray, Fred and Mrs. (p), Feb., 40
Gray, George W., Civilization Without a Wheel, Feb., 9
Gray, William M. (p), July, 42; Nov., 46
Grayson, David (See Ray Stannard Baker)
Great Britain (See England)
Green, H. L. and Mrs. (p), Dec., 44
Green Spaces in German Cities, (comments on article in Dec., 1934, issue), Jan., 2
Green, Thomas D. (p), Dec., 46
Greencastle, Ind. (p), June, 54
Greenland (Brothers of the North-land, by R. Kent), May, 27
Greensburg, Ind. (r), Apr., 41
Greenville, S. C., city planning (Give Your Town a Personality! by E. E. Calkins), Mar., 9
Greenwood, S. C. (r), Feb., 44
Gregarious for a Purpose (e), Feb., 27
Grenfell, Sir Wilfred (p), July, 10; Warm Hearts in Labrador, July, 6
Griffith, John L. (p), July, 21
Growing Up (e), Apr., 33
Growth of Rotary in 1934-35 (Rotary Moves On—e), Apr., 33

Guatemala

Guatemala City (r), June, 51
Gulport, Miss. (r), Mar., 42
Gunn, J. A. (p), June, 40
Gutensohn, P. G. (l), Aug., 2
Guthrie, Henry James (p), July, 30, 35, 37; Sept., 42

H

Halladay, Herman (p), Jan., 39
Hallifax, George (p), June, 47
Hansel, William Noel (l), Oct., 51
Hanson, Gus (p), Mar., 34
Hanson, Kenneth (p), Mar., 34
Hapgood, Norman (p), Nov., 64; You and Those You Hire, Nov., 14
Happiness (See Conduct of Life)
Harbutt, Syd. J. (p), Aug., 64; Weeds That Stifle Progress, Aug., 5
Hard, Walter (p), Apr., 44; Forward Looker (poem), Apr., 44
Harding, Warren G. (p), Nov., 18
Harkey, W. Franklin (p), July, 42
Harper, Harmony (l), July, 2
Harris, George W. (p), Jan., 46

Harris, Paul P. (p), Jan., 2; Feb., 4; Mar., 9; May, 47; June, 45; Aug., 46; Dec., 28, 29, 44; (h), Jan., 35; Mar., 35; May, 45; Dec., 45; (l), Dec., 50; Personal Word from Paul, July, 26; Rotary Is Thirty Years Old, Feb., 5
Harrison, George L. (p), Mar., 25
Hart, Schaffner and Marx plans for employees (You and Those You Hire, by N. Hapgood), Nov., 14
Hartford, Conn. (r), Feb., 43; Oct., 47
Harvey, Joseph Newton (l), May, 44
Haskell, Elton F. (l), Mar., 37
Hastings, Robert R. (p), July, 42
Hastings, W. B. (l), Feb., 46
Hats . . . Coats (e), Feb., 26
Havens, Raymond M., 1884-1934, Jan., 35; tribute from Fred Gage, Mar., 37

Hawaii

Honolulu (p), Apr., 34; June, 36; (r), Mar., 40; July, 48; Sept., 45
Hazard, Ky. (l), Oct., 2
Hazleton, Pa. (r), Apr., 41; Nov., 46
Head, Heart, Hands, and Health, by P. Dougherty, Sept., 25; comments on, Oct., 49; Dec., 51
Head, Walter D. (p), Apr., 38; July, 35; Oct., 64; What's Questing Youth Wants, Apr., 5; Home-Town International Service, Oct., 38

Health

(See Medical Care; Social Problems and Welfare; Mental Hygiene)
Highway, George F. (l), Dec., 50
Heisler, "Ab," Rotary Jingle, Dec., 44
Helferich, Roy E. (p), June, 47
Helps for Program Makers (See Reading Lists)
Henderson, Arthur (p), Jan., 51
Herrman, D. T. (l), Oct., 49
Heyward, Frank J., From Stone Age to Rotary, Sept., 49
Hickok, Ralph K. (l), Jan., 45
Hildreth, John (p), Mar., 36
Hill, H. Lewis (p), June, 58

Hill, Robert L. (p), Jan., 2; Feb., 37; Feb., 38; Feb., 47; Apr., 34; May, 47; June, 36-37; July, 30, 31, 38, 40, 48; Sept., 42; (h), Mar., 35; May, 45; I Knew Bob Hill When—by E. Sydney Stephens, Feb., 37; To Rotary Friends Everywhere, June, 36

Hilliard, J. Clifford (p), Feb., 40
Hird, Henry E. (h), Jan., 34
Hird, Lewis A. (h), Jan., 34
Hire purchase system (See Installment Buying)

Hit With Your Hands, by G. Sarazen, Aug., 17; comments on, Oct., 2; Dec., 2
Hitch, A. M. (p), June, 40

Hobbies

Art appreciation

Arts and the Business Man, by R. G. Stott, Jan., 23
"Secret Room" for Every Man, by L. Taft, June, 7

Bird banding (Band Birds for a Hobby, by W. I. Lyon), Sept., 18; (See also In Lieu of Slingshots—e), Sept., 37

Bowling (Bowl, Men, Bowl! by J. F. Engleman), Oct., 26
Dog breeding (Shaggy Coats and True Friends, by D. E. Buckingham), Nov., 17

Examples of men who have developed hobbies into satisfying occupations (Potter and the Merchant, by F. Crowder), Oct., 6
Give Your Hobby Its Head, by R. Giles, Feb., 20

Hobby Par Excellence (adopting orphans—l), Mar., 2
Hobby shows for adults sponsored by New Haven Rotary Club (Hobbyitis—e), Oct., 34

Making hobbies pay (Give Your Hobby Its Head, by R. Giles), Feb., 20

Music (You're Not Too Old to Play the Piano, by J. Erskine), Dec., 16

Nature study (By the Glow of the Firefly, by R. S. Walker), July, 22

Necessity for hobbies to relieve business tension (New Times and New Thinking, by W. B. Pitkin), Mar., 6

Poetry as a leisure time interest (Poetry and the Common Man, by L. Untermyer), Apr., 13
Hodges, E. F. (p), Mar., 43

Hoit, Ernest V. (l), June, 4
Holdsworth, W. J. (p), Aug., 45
Hole-in-One Page, Mar., 43; June, 58; (h), Aug., 49; Oct., 44

Holland (See Netherlands)
Holmes, Robert Shailor, How to Live (poem), Feb., 54

Holmgren, P. B. (p), Aug., 42
Holyoke, Mass. (r), June, 53
Home-Town International Service, by W. D. Head, Oct., 38

Homeliest Girl I Ever Saw, by D. Malloch, June, 59

Honduras

Tegucigalpa (r), Mar., 39
Hood, John W. (p), June, 67
Hood, Odie (p), June, 67

Hood River, Ore. (r), Mar., 41
Hook, Charles R. (p), Feb., 19
Hooper, Eric (p), June, 44

Hoover, Herbert (p), Nov., 19
Hope-Jones, Frank (p), Nov., 42
Hore-Ruthven, Sir Alexander (h), May, 45

Hornaday, W. T. (p), Oct., 64; Let's Save the Ducks! 1. No Hunting in 1936, Oct., 14

Horton, J. M. (l), Aug., 51
Hoskins, Ernest J. (p), June, 47
Hot Ice Cream (e), Feb., 27

Hotchkiss, Keith T. (p), July, 43
Hotel-on-Wheels at Your Service, by L. S. Hungerford, Jan., 31

Housing

Housing not keeping pace with scientific progress (Social Needs and Lagging Science, by J. Huxley), Oct., 16

Model home for Mexicans established by Rocky Ford Rotary Club (Home-Town International Service, by W. D. Head), Oct., 38

How to Live (poem), by R. S. Holmes, Feb., 54
Howe, Harrison E. (p), Apr., 38; July, 42

Howland, Douglas C. (p), Mar., 43
Hudders, Luther (p), Feb., 39
Hudson, Mass. (r), Dec., 48

Huetteman, Theodore (p), June, 47
Huffman, Clarence (l), Oct., 2

Hungary

Budapest (p), Oct., 45; (r), Apr., 40
Debrecen (p), Mar., 40; (r), Feb., 41; Dec., 47
Gyor (r), Jan., 38

Gyula (r), Dec., 47

Hodmezovasarhely (r), Feb., 41; Mar., 39

Nyiregyhaza (r), July, 48
Szeged (r), June, 51

Hungerford, Louis S., Hotel-on-Wheels at Your Service, Jan., 31
Hunter, Thomas (l), Dec., 50

Hunting (Let's Save the Ducks! 1. No Hunting in 1936, by W. T. Hornaday; 2. Regulate—Don't Stop It, by J. N. Darling), Oct., 14
Huntington, W. Va. (p), Mar., 42; (r), Apr., 42; June, 53

Huntington Beach, Cal. (r), July, 50
Huntington Park, Cal. (r), Apr., 41
Huntsville, Tex. (p), Mar., 41

Hutchinson, A. J. (l), June, 4
Hutchinson, C. B. (p), June, 4
Hutchison, Frank S. (l), Mar., 38

Hutchison, George W. (p), June, 40
Huxley, Julian (p), Oct., 64; Social Needs and Lagging Science, Oct., 16

Hyza, Ferdinand (p), July, 37, 43

I

I Knew Bob Hill When—by E. S. Stephens, Feb., 37
I Like Americans, by T. Burke, Aug., 6

I Must Come Back (poem), by B. Clark, Sept., 61
I Sought for Joy—and Found It (poem), by E. E. Larson, Jan., 55

Ibsen (p), Dec., 23
Icebergs (Taming the Iceberg! by W. H. Shea, as told to L. D. Case), Mar., 27

"If You Want to Be Happy," by R. E. Dickerson, July, 60
"Ill Wind" Jobs, by W. B. Pitkin, Sept., 38

Illsey, E. V. (l), Dec., 51
Important, But—(e), Feb., 26
Impostors (Old "Rackets" with New Frills, by A. E. Gillett), Sept., 29

Improving the Community
(See City Planning; Community Planning; and Community Service)

In Days Like These (poem), by A. W. Peach, Mar., 4
In Lieu of Slingshots (e), Sept., 37

Index of Activity (e), June, 39

India

Bangalore (r), Oct., 46
Calcutta (r), July, 49; Sept., 43; Dec., 46

Madras (r), Aug., 44
Indianapolis, Ind. (p), May, 49
Industrial age (See Machine Age)

Industrial Management
Can We Reduce Drudgery? by M. B. Gerbel, Apr., 23
Weeds That Stifle Progress, by S. J. Harbutt, Aug., 5

You and Those You Hire, by N. Hapgood, Nov., 14
(See also Employer-employee Relations and Industry)

Industrial research
Inventors and New Jobs (e), Oct., 34
Social Needs and Lagging Science, by J. Huxley, Oct., 16

Industry
Abolishing child labor (Child Labor Amendment? Yes, by J. Addams; No, by C. L. Bardo), Mar., 12

Achieving security for the worker (See Social Security)
Attracting new business to the community (Is Your Town a Success? by E. E. Calkins), Aug., 10

Business Recovery (See major heading Business Recovery)
Buying power must be expanded for recovery (Goal is Plenty for All, by H. G. Moulton), Dec., 24

Employment (See Employment: Young Men; also Unemployment)
Ethical considerations in industry (See Business Ethics; and Employer-employee Relations)

Failure of industry properly to apply scientific research (Social Needs and Lagging Science, by J. Huxley), Oct., 16
Government Regulation of Industry

Britain's New Deal, by S. King-Hall), June, 27
Railroads: Government Ownership? Yes, by B. K. Wheeler; No, by S. O. Dunn, June, 13

Inventors and New Jobs (e), Oct., 34
Leadership needed to stimulate distribution (What's Wrong with Retailing? by K. Collins), July, 11

Production (See major heading Production)
Profits (See major heading Profits)

Service in industry (Sell Service, Not Goods, by Sir Herbert Austin), Oct., 5
Social Insurance (See Social Security)

Steady employment—steps taken by various firms (You and Those You Hire, by N. Hapgood), Nov., 14

Inheritances from other countries (International Debts We Owe, by R. J. C. Stead), Dec., 19

Inland International Service (e), May, 41
Installment Buying—1. Regulate It, by J. M. Curley; 2. Law May Stifle It, by J. R. Walker, Dec., 14

Insurance
Opportunities for youth in (Mines, Oil Burners, Insurance, by W. B. Pitkin), Aug., 40; comments on, Dec., 50

Insurance—Social Insurance
Social insurance in other countries—statistics on, Feb., 56

Unemployment Insurance? Yes, by F. Perkins; No, by V. Jordan, Feb., 16

What of Social Insurance? by H. B. Butler, Feb., 13
Inter-community Rotary Council (Gregarious for a Purpose—e), Feb., 27

International Assembly (h), Mar., 35
International calendar (Let's Improve Our Calendar, by R. F. Chapin), Jan., 25

International cooperation
North Atlantic ice patrol (Taming the Iceberg! by W. H. Shea as told to L. D. Case), Mar., 27

Slavery, and narcotic control (Unfinished Jobs—e), Mar., 32
International Debts We Owe, by R. J. C. Stead, Dec., 19

International Friendship League (h), Sept., 40
International Livestock Show—judging team (p), Sept., 26

International Relations
Barriers to peace (Weights . . . Money . . . Language—l), Mar., 38

Cooperation between countries (See International Cooperation)
Currency problems (What of the Gold Standard?—a symposium, by F. H. Fentener van Vlissingen, C. H. Douglas, and E. W. Kemmerer), Apr., 16

Friendship with people of other countries (See major heading International Service)
International Debts We Owe, by R. J. C. Stead, Dec., 19

Linking the Americas, by E. Tomlinson, Apr., 9

International Service
Adventures in friendship
Acquaintances, by Abbé Ernest Dimnet, Nov., 8

Art of Being Kind, by C. Pollock, Dec., 11
Brothers of the Northland, by R. Kent, May, 27

Home-Town International Service, by W. D. Head, Oct., 38
I Like Americans, by T. Burke, Aug., 6

International Debts We Owe, by R. J. C. Stead, Dec., 19
Let's Mobilize Friendship, by J. Nelson, Feb., 22

Linking the Americas, by E. Tomlinson, Apr., 9
Netherlands: Man vs. the Sea, by A. C. J. Jitta, Dec., 31

Old Rome's Three Daughters, by S. de Madariaga, June, 8
One Country, Four Languages, by J. E. Chable, Nov., 29

"Time Is No Snail," by H. Kurz, Mar., 16
Travelling with Your Head, by H. W. Van Loon, May, 8

Why I Like the British, by W. L. Phelps, Sept., 6
Letters Across the Sea, by J. A. Turner, May, 41

Home-Town International Service, by W. D. Head, Oct., 38
Nashville Institute of International relations (Inland International Service—e), May, 41

Openmindedness in travelling (Travelling with Your Head, by H. W. Van Loon), May, 8
Opportunities for international cooperation

Taming the Iceberg! by W. H. Shea, as told to L. D. Case, Mar., 27
Narcotic and slavery control (Unfinished Jobs—e), Mar., 32

Opportunities for International Service locally
Entertainment of overseas students (Ithaca Plan—e), Aug., 30

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This Rotarian Age—review of Paul Harris' book, by W. L. Phelps, Dec., 28

Washington's entertainment of diplomats at capital (Goodwill at Washington), Apr., 38

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International Telegraphic Bowling League (Bowl, Men, Bowl! by J. F. Engleman), Oct., 26

International trade (See World Trade)

Inventions
Inventors and New Jobs (e), Oct., 34
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Investments—Securities Act (Post-Depression Progress in Business Ethics, by J. T. Flynn), Jan., 9

Ireland
Belfast (r), Dec., 46
Cork (r), Aug., 44

Dublin (r), Aug., 44
Is Government Spending the Way to Recovery? Yes, by S. Chase; No, by D. Lawrence, May, 18

Is Your Town a Success? by E. E. Calkins, Aug., 10
Isolated communities, help for—

Warm Hearts in Labrador, by Sir Wilfred Grenfell, July, 6
Where the Frontier Lingers, by M. Breckinridge, Sept., 9

Italy
Bari (r), June, 50
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Italian Honors to French Rotarians (h), Nov., 42
Italy (poem), by I. N. Munson, June, 69

Milan (r), Aug., 44
Old Rome's Three Daughters, by S. de Madariaga, June, 8

Parma (r), July, 49
Rome (r), Feb., 41
Turin (p), Mar., 38

Uncovering Ancient Ostia, by G. Calza, Aug., 37
Venice

Now, On to Venice (e), Aug., 31
Regional conference in Venice (1,555 from 30 Lands at Venice Conference, by E. R. Johnson), Nov., 43

Ithaca, N. Y. (r), Aug., 45; assists overseas students (Ithaca Plan—e), Aug., 30

Ivey, George M. (p), July, 43

J

Jackson, Halliday R. (l), Mar., 2
Jackson, J. L. (p), June, 58
Jacksonville, Fla. (r), Sept., 46; Oct., 47

James, J. Earl (l), Feb., 2
James, O. A. (p), July, 43
Jamieson, John D. (p), June, 47

Japan
Japan's First Rotary Camp, by S. Saito, June, 48

Keijo, Chosen (p), June, 50
Rotary in Japan (map showing Japanese Rotary Clubs), June, 49

Tokyo (p), June, 36; (r), Nov., 44
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Jennings, A. H. (p), June, 47
Jennings, Erwin S. (p), July, 42
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Jessup, Walter A. (p), June, 41
Jitta, A. C. Josephus (p), Dec., 64; Netherlands: Man vs. the Sea, Dec., 31

Jobs for Bright Boys, by W. B. Pitkin, Oct., 36
Jobs for Youth (See Employment—Young Men)

Johnson, Ed. R. (p), May, 2; July, 4; 30, 35, 36; Sept., 42; Nov., 43; Dec., 41; (h), Dec., 44; biographical sketch (Your Friends, the Johnsons, by J. A. Turner), Dec., 41; 1,555 from 30 Lands at Venice Conference, Nov., 43

Twenty Hours of Inspiration, June, 16; We Start with the Individual, July, 5
Johnson, Wilfred E. (p), June, 58

Johnson City, Tenn. (r), May, 48
Johnston, Athol (p), Aug., 46
Jokes—off-color stories at Rotary Club meetings (Ladies Always Present—e), Aug., 30

Jones, Bernard L. (p), Feb., 39
Jones, Bob, Jr. (h), Oct., 44
Jones, W. B. (l), June, 2

Joplin, Mo. (r), Feb., 44
 Jordan, Virgil (p), Feb., 18; Unemployment Insurance?—No, Feb., 18
 Jordan, George C. (p), June, 46
 Jottings from the Scratchpad (convention story), July, 40
 Jubilee of King George (See Silver Jubilee)
 Jukes, A. E. (l), May, 44
 Junior league baseball team (Youth Goes to Bat, by J. Shutt), July, 18
 Junior Service Clubs (Rotary's Alert Younger Brothers, by E. Cain), June, 43
 Just Three Minutes (e), Apr., 33
 Juvenile delinquency prevention (Boys Don't Want to Be Criminals, by J. Montgomery), Dec., 38; (See also Crime Prevention; Character Building; Youth Service)

K

Kaho, Harry H. (h), Dec., 44
 Kansas City, Mo. (h), Apr., 43; (r), Sept., 45; Rotary bowling team (Bowl Men, Bowl! by J. F. Engleman), Oct., 26
 Kelly, Lon H. (p), July, 42
 Kemmerer, E. W. (p), Apr., 64; What of the Gold Standard? 3. The Gold Standard in the U. S., Apr., 19
 Kendall, Edwin (l), July, 52
 Kendrick, E. C. (l), Feb., 45
 Kendrick, Wm. H. (l), Dec., 50
 Kenosha, Wis.—rural-urban relations program (Rotary's Work Formula—e), Dec., 37
 Kent, Rockwell, Brothers of the Northland, May, 27
 Kentucky, Frontier nursing service in (Where the Frontier Lingers, by M. Breckinridge), Sept., 9

Kenya

Nairobi (r), Dec., 46
 Kewanee, Ill. (r), Aug., 46
 Kidder, A. V. (p), Feb., 11
 Kienholz, Foster (p), July, 42
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 King, Paul H. (p), June, 47
 King-Hall, Stephen (p), May, 2; Britain's New Deal, June, 27
 Kingsbury, Walter E. (l), Apr., 48
 Kingsport, Tenn., city beautification program (Give Your Town a Personality! by E. E. Calkins), Mar., 9
 Kingston, N. Y. (r), Oct., 48
 Kinley, David (p), Sept., 64; (l), May, 44; Are Too Many Going to College? No, Sept., 17
 Klumph, Arch C. (p), Jan., 43; Lesson from an Old Memory, Jan., 43
 Knoeppel, Raymond (h), Mar., 36
 Kohler, Walter (p), Feb., 19
 Korndorfer, Raymond L. (p), June, 58
 Kramer, Rev. T. Francis (l), Jan., 46; Apr., 2
 Krejci, Viljem, Trail Across "The Dog," May, 7
 Kreymborg, Alfred (p), Apr., 44; Possessions (poem), Apr., 44
 Kroeger, Otto G. (p), July, 43
 Kruse, Fritz (h), Mar., 35; (p), June, 40; (p), July, 41
 Kruuse, P. A. (p), July, 30; Sept., 42
 K₂SO₄ of Personality, by S. R. Braden, Mar., 5
 Kurz, Harry (p), Mar., 64; "Time Is No Snail," Mar., 16

L

Labor

Child Labor Amendment? Yes, by J. Addams; No, by C. L. Bardo, Mar., 12
 Goal Is Plenty for All, by H. G. Moulton, Dec., 24
 Social security for the worker
 What of Social Insurance? by H. B. Butler, Feb., 13; Unemployment Insurance? Yes, by F. Perkins; No, by V. Jordan, Feb., 16
 Weeds That Stifle Progress, by S. J. Harbutt, Aug., 5
 You and Those You Hire, by N. Hapgood, Nov., 14
 (See also Business Ethics; Industry; Employer-employee Relations; Production; Distribution; Young Men—Employment; Unemployment)

Labrador

Warm Hearts in Labrador, by Sir Wilfred Grenfell, July, 6
 Laconia, N. H. (r), June, 53; Oct., 48
 Ladies Always Present . . . (e), Aug., 30; comments on, Oct., 49
 LaDue, John B. (h), Aug., 50
 Laguna Beach, Cal. (r), July, 50
 Lambertville, N. J. (r), Dec., 48
 Lampland, Oscar (l), Apr., 2
 Lampson, Sir Miles (p), Feb., 25

Land of the Plumed Serpent, by J. Sawders, Mar., 21
 Landis, Kennesaw Mountain (p), July, 19
 Landscape architecture (See City Planning)
 Lang, Otto (p), Dec., 27
 Langley, William (h), May, 45
 Languages, study of (See Spanish Lessons)
 Lansing, Mich. (r), Jan., 39; University of, by, and for the People, by T. Narvesen, Apr., 35
 Larkin family of Buffalo, N. Y. (h), June, 45
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Latvia

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 Pageantry of Parliament, by Sir Herbert Samuel, May, 20
 Lawrence, David, Is Government Spending the Way to Recovery? No, May, 19
 Lea, Constance Nicholson (p), Oct., 64; Lizzie Dobson Has Visitors, Oct., 24
 Leacock, Stephen (p), Aug., 64; Everlasting Woman Question, Aug., 13
 Lears, Walter J. C. (p), June, 47
 Lebanon, Ohio (r), Nov., 46
 Leber, A. (p), June, 41
 Lee, James A. (p), July, 42
 Leeds and Northrup plans for spreading employment (You and Those You Hire, by N. Hapgood), Nov., 14
 Legislators who are Rotarians (h), Jan., 34; Apr., 43; June, 46

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Adult education
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 Arts and the Business Man, by R. G. Stott, Jan., 23
 Band Birds for a Hobby, by W. I. Lyon, Sept., 18
 By the Glow of the Firefly, by R. S. Walker, July, 22
 Give Your Hobby Its Head! by R. Giles, Feb., 20
 New Times . . . New Thinking, by W. B. Pitkin, Mar., 6
 Poetry and the Common Man, by L. Untermeyer, Apr., 13
 Potter and the Merchant, by F. Crowder, Oct., 6
 Recreation facilities in the community
 Give Your Town a Personality, by E. E. Calkins, Mar., 9
 Is Your Town a Success? by E. E. Calkins, Aug., 10
 Youth Goes to Bat, by J. Shutt, July, 18 (See also Boys Clubs)
 "Secret Room" for Every Man, by L. Taft, June, 7
 Sports (See special topical heading for each sport)
 You're Not Too Old to Play the Piano, by J. Erskine, Dec., 16
 Lenoir, N. C. (p), Aug., 56
 Lenz, G. Franklin (p), June, 58
 Lesson from an Old Memory, by A. C. Klumph, Jan., 43
 Letters Across the Sea (e), May, 41
 Let's Improve Our Calendar, by R. F. Chapin, Jan., 25; comments on, Mar., 37
 Let's License the Motorist! 1. It Would Help to Reduce Accidents, by R. F. Britton; 2. Yes—But Examination Is Essential, by S. J. Williams, July, 16; comments on, Aug., 2; Sept., 48; Nov., 2, 4
 Let's Look Ahead, by H. I. Seely, May, 39
 Let's Mobilize Friendship, by J. Nelson, Feb., 22; comments on, Mar., 38
 Let's Save the Ducks! 1. No Hunting in 1936, by W. T. Hornaday; 2. Regulate—Don't Stop It, by J. N. Darling, Oct., 14; comments on, Nov., 2
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 Levine, Sidney C. (p), Mar., 43
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Civilize the Driver (e), July, 27
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Lightbody, J. (l), Sept., 2
 Lincoln, Neb. (Home town International Service, by W. D. Head), Oct., 38
 Lindbergh, Charles A. (p), Nov., 23
 Lindsay, George (p), Feb., 39
 Linger, Howard K. (p), June, 46
 Linking the Americas, by E. Tomlinson, Apr., 9
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Lithuania

Kaunas (p), Jan., 38; Nov., 45
 Modernization program in Lithuania (Boom Time in Europe, by C. A. Manning), Sept., 21
 Rotary Around the Baltic (picture layout), Sept., 32
 Liverman, M. Gordon (p), July, 48
 Living Simply, by S. Gillilan, Aug., 34
 Lizzie Dobson Has Visitors, by C. N. Lea, Oct., 24
 Lloyd, James B. (l), Jan., 45
 Loans—financing installment sales (Installment Buying—a debate, by T. M. Curley, and J. R. Walker), Dec., 14
 Lock Haven, Pa. (r), May, 48
 Long, Stanley (p), July, 39, 42
 Longview, Tex. (p), Aug., 48; (r), Nov., 46
 Look Them Up (e), June, 38
 Loring, Porter (l), May, 4
 Louisville, Ky. (h), Dec., 44
 Lovelace, W. R. (p), June, 58
 Loveless, R. Gordon (p), June, 67
 Lowder, Charles A. (p), June, 47
 Lowell, Mass. (p), Mar., 40
 Lund, R. L. (p), Feb., 19
 Luther, Hans (p), Apr., 38
 Lyle, D. Joseph (l), June, 56
 Lynchburg, Va. (r), Mar., 42
 Lyon, William I. (p), Sept., 19; Band Birds for a Hobby, Sept., 18

Mc

McAllen, Tex. (r), Jan., 41
 McCain, J. R. (l), Oct., 51
 McCarthy, Dan (p), June, 58
 McCaughan, R. C. (l), Dec., 2
 McClatchey, Homer R. (h), Jan., 34
 McComb, Miss. (Home-Town International Service), by W. D. Head, Oct., 38
 McCracken, Chas. C. (l), May, 2
 McCrory, Ark. (r), Mar., 42
 McCuen, Robert P. (p), Dec., 46
 McFaddin, Edward F. (p), July, 30; Sept., 42
 McMaster, W. H. (l), Jan., 45

M

MacDonald, Pirie (p), Jan., 46

Machine Age

Can We Reduce Drudgery? by M. B. Gerbel, Apr., 23
 Goal Is Plenty for All, by H. G. Moulton, Dec., 24
 Machines Can't Do It All (e), Dec., 36
 Weeds That Stifle Progress, by S. J. Harbutt, Aug., 5
 (See also Industry; Economics; Employment; and Unemployment)
 MacLellan, George W. (p), July, 42; (l), Aug., 2
 Macon, Ga. (r), Feb., 42; June, 53
 Madariaga, Salvador de (p), May, 2; June, 72; Old Rome's Three Daughters, June, 8
 Madison, Ind. (r), Sept., 45
 Madison, Wis. (h), Dec., 45; (r), Dec., 49

Magnigan, Harvey (p), Mar., 19
 Make No Little Plans (e), Aug., 31
 Make Up Your Heart (poem), by D. Malloch, June, 66
 Making New Friends, reference to Mrs. Davidson's book (h), Mar., 36
 Malloch, Douglas, Homeliest Girl I Ever Saw, June, 59; Make Up Your Heart (poem), June, 66
 Manhattan, Kans. (p), Mar., 34; (r), June, 53
 Manier, Will R., Jr. (p), July, 37, 38
 Manila Conference (See Pacific Conference)
 Manley, Edward A. (p), June, 47
 Manning, Clarence A. (p), Sept., 64; Boom Time in Europe, Sept., 21
 Mansfield, Mass. (r), Aug., 47; Oct., 47
 Mansfield, Ohio (r), Aug., 47
 Many Little Open Doors, by W. B. Pitkin, July, 44
 Maple, L. B. (l), June, 2
 Maplewood, N. J. Sea Scouts (Ahoy There, Sailor! by G. Bergstrom), July, 46

Maps

Belgium, Aug., 32
 Central and South America, Apr., 56
 Conquering Space and Time (showing progress of transportation), Feb., 6

Goodwill Tour of President Hill, June, 36
 Greenland, May, 68
 Japan, June, 49
 Mexico (showing centers of archaeological interest), Feb., 49
 North and South America (showing aviation routes and proposed Pan-American highway), Apr., 11
 Netherlands, Dec., 34
 Rotary clubs in Europe, Asia Minor and Northern Africa, Feb., 24
 Rotary clubs around the World, Oct., 32
 South America, Apr., 11
 Switzerland, Nov., 30
 Marblehead, Mass. (r), Mar., 41; (p), Apr., 40
 Marchesi, Louis (p), June, 44
 Marion, Ill. (h), June, 45
 Markham, Edwin (p), Nov., 64; Even If No Dreams Are True (poem), Nov., 6
 Markovic, Edo (h), Oct., 44
 Marsh, Harry B. (l), June, 2
 Marshall, Alfred P. (p), July, 43
 Martin, Phil (l), July, 52
 Mason, Bob (l), Sept., 2
 Massachusetts Inter-Community Council of Rotary Clubs (p), Apr., 40
 Matchette, Eric E. (l), Feb., 46
 Matter, Louis H. (p), Mar., 43
 Maurer, Irving (l), Jan., 45
 Maurois, André, Fable of the Two Cars, July, 25
 Maurette, Fernand (p), June, 40
 May, Arthur (p), Apr., 38
 Mayan civilization (Civilization without a Wheel, by G. W. Gray), Feb., 9
 Mayer, Franz (p), July, 32
 Mayne, Jack (p), June, 44
 Mazal, Ruben S. (p), July, 32
 Medford, Ore. (r), Dec., 49

Medical Care

Frontier Nursing Service (Where the Frontier Lingers, by M. Breckinridge), Sept., 9
 Grenfell Foundation (Warm Hearts in Labrador, by Sir Wilfred Grenfell), July, 6
 Group medical care (Who Should Pay the Doctor? 1. The "Group," by W. T. Foster; 2. The Patient, by M. Fishbein), Nov., 12
 We Expect It of Doctors, by G. J. Spreull, Dec., 5
 Mello Franco, Atrania de (p), June, 40
 Memphis, Tenn. (r), Feb., 43
 Men, attitude toward (Everlasting Woman Question, by S. Leacock; These Men! by N. W. Putnam), Aug., 13

Mental Hygiene

Living Simply, by S. Gillilan, Aug., 34
 New Times . . . New Thinking, by W. B. Pitkin, Mar., 6
 Psychology of Fellowship, by A. O. Squire, Sept., 13
 "Secret Room" for Every Man, by L. Taft, June, 7
 (See Conduct of Life; and Leisure Time)

Mercedes, Tex. (r), June, 53

Merchandising

Leadership lacking (What's Wrong with Retailing? by K. Collins), July, 11
 Unethical business practices (Old "Rackets" with New Frills, by A. E. Gillett), Sept., 29
 (See also Business; Profits; Retailing; Vocational Service; Buyer-seller Relationships)
 Merchant (Potter and the Merchant, by F. Crowder), Oct., 6
 Merrill, Herbert L. (p), Mar., 19
 Merritt, Edward L. (p), Jan., 34; (h), Jan., 34

Mexico

Cuernavaca (r), Mar., 39
 Civilization without a Wheel, by G. W. Gray, Feb., 9
 Convention, 1935 (See Convention Mexico, 1935)
 For Those Who Would Explore, by L. W. Ramsey, June, 19
 Guadalajara (p), June, 52
 Land of the Plumed Serpent, by J. Sawders, Mar., 21
 Mérida, Yuc. (p), Feb., 48; May, 4; (l), Mar., 37; May, 4
 Mexico—Every Man an Artist, by R. d'Harnoncourt, Apr., 29
 Mexico (poem), by S. Gillilan, May, 57
 Monterrey (p), Dec., 48; (r), Apr., 39
 Old World Charm in the New, by I. B. Sutton, Feb., 28

*Position of Rotary Clubs shown

- One Week Isn't Enough, by E. J. Aguilar, Apr., 27
- Piedras Negras (r), Dec., 47
- Rotary Fiesta, by J. Zetina, May, 32
- Rotogravure section (Mexico Romantic), Feb., 28
- Simpático at Mexico City, by L. D. Case, July, 31
- So You and Ted Are Going Too! by "Ann," May, 35
- Tampico (l), Sept., 2
- Torreón (r), Mar., 39
- Twenty Hours of Inspiration, by E. R. Johnson, June, 16
- Zacatecas (r), Dec., 47
- Meyer, Peter (p), June, 41
- Miami, Fla. (r), Aug., 48
- Miamisburg, Ohio (r), Oct., 48
- Michael, William (p), July, 43
- Middlebury, Vt. (r), Dec., 49
- Miklas, Wilhelm (p), Feb., 22
- Miles, Richard A. (p), Dec., 46
- Milford, Conn. (p), Mar., 34; (r), Jan., 40
- Miller, George F. (l), Jan., 46
- Miller, John J. (p), Dec., 44
- Millsburg, Ky. (r), July, 50
- Milton, Fa. (h), Mar., 35; (r), May, 48
- Milwaukee, Wis. (r), Oct., 48
- Mines, Oil Burners, Insurance, by W. B. Pitkin, Aug., 40; comments on, Sept., 2; Dec., 50
- Minneapolis, Minn. (h), Mar., 36
- Minot, George (p), Jan., 20
- Minot, N. D. (r), Nov., 46
- Mississippi River
- Crime of Muddy River, by E. T. Peterson, Aug., 24
- Steamboating Again on Mark Twain's River, by G. L. Eskew, Nov., 25
- Missoula, Mont. (r), Nov., 46
- Mitchell, Angus S. (p), Aug., 64; Building Better Boyhood, Aug., 27
- Miyakawa, Tsunejiro (p), June, 48; July, 33, 37; (h), Nov., 42
- Modernization program in European cities (Boom Time in Europe, by C. A. Manning), Sept., 21
- Modrone, Guido Carlo Visconti di (p), July, 43
- Money**
- (See Banking; Gold; Currency)
- Monroe, La. (h), May, 46
- Montclair, N. J. (r), May, 49
- Monterey, Cal. (r), July, 49
- Montero y Tirado, Luis and son (p), Oct., 44; (h), Oct., 44
- Montgomery, Ala. (r), Sept., 46
- Montgomery, Julian (p), Dec., 64; Boys Don't Want to Be Criminals, Dec., 38
- Montpelier, Vt. (r), June, 53
- Moore, L. A. L., Secretaries' Lament (poem), Aug., 50
- Moore, Merrill (p), Apr., 45; City Traffic in the Auto Age (poem), Apr., 45
- Moore, Robert C. (p), Mar., 19
- Moorman, Daniel Lee (p), June, 58
- Morgan, John W. (p), Feb., 39
- Morley, S. G. (p), Feb., 11
- Morsehead, J. W. (l), Aug., 2
- Morton, W. P. (l), Oct., 2
- Moscow, Ida. (What Rotary Means to Moscow, Idaho, by B. L. French), July, 28
- Mothers, aid to (Lizzie Dobson Has Visitors, by C. N. Lea), Oct., 24
- Motorist (See Accident Prevention, Automobiles; Transportation)
- Moulton, Harold G. (p), Dec., 64; Goal Is Plenty for All, Dec., 24
- Muir, Malcolm (p), Feb., 19
- Mulholland, Clarence, Be a Pal to My Son?—Yes, Jan., 12
- Mulholland, Frank (p), Dec., 27
- Munson, Ida Norton, Italy (poem), June, 69
- Munthe, Gustaf Lorentz (p), July, 35, 43
- Murata, Shozo (p), June, 48
- Murphy, E. V. D. with family (p), Nov., 42
- Murphy, John (l), Feb., 2
- Murphy, William (p), Jan., 20
- Murray, Herbert D. (p), June, 47
- Musical**
- Piano playing at fifty (You're Not Too Old to Play the Piano, by J. Erskine), Dec., 16
- Muselman, Rev. Bryan B. (h), June, 45
- Mussolini, Benito (p), Feb., 23
- N**
- Napa, Cal. (r), Sept., 45
- Narcotic control (Unfinished Jobs—e), Mar., 32
- Narvesen, Trygve (p), Apr., 35; University of, by, and for the People, Apr., 35
- Nash, Ogden (p), Apr., 44; When Death Tomorrow (poem), Apr., 44
- Nashville Institute of International Relations (Inland International Service—e), May, 41; (p), Oct., 39
- Naturalization—encouraging immigrants to become naturalized (What Rotary Means to Estevan, by D. Dunbar), Aug., 42
- Nature study (By the Glow of the Firefly, by R. S. Walker), July, 22
- Nebraska City, Neb. (r), Mar., 42; Apr., 42
- Needed: One English Word (e), Feb., 27; comments on, Apr., 2; May, 2
- Neenah, Wis. (r), June, 52; Dec., 48
- Neff, Robert E. (p), June, 40
- Nelson, John (p), Jan., 2; Feb., 22, 23, 25; (h), Jan., 34; Let's Mobilize Friendship, Feb., 22
- Netherlands**
- Arnhem (r), Sept., 43
- Eindhoven (r), Jan., 38
- Hague (p), Mar., 48, 50
- Maastricht (r), May, 47
- Netherlands: Man vs. the Sea, by A. C. J. Jitta, Dec., 31
- Map showing Rotary Clubs in the Netherlands, Dec., 34
- Youth camps are organized by Netherlands Rotarians (r), Apr., 39; (h), June, 45
- Netherlands Indies**
- Bandoeng (p), Oct., 47
- Cheribon (p), Feb., 43
- Djakakarta (r), Oct., 45
- Malang (p), May, 47
- Neuwirt, Karel (h), Jan., 34
- New Deal in England (Britain's New Deal, by S. King-Hall), June, 27
- New England, spring in (We Go Fishing, by R. S. Baker), Apr., 6
- New Fields for Teachers, by W. B. Pitkin, May, 42; comments on, Aug., 2, 51
- New Haven, Conn., hobby show (Hobbyitis—e), Oct., 34
- New Orleans, La. (p), May, 46
- New Times . . . New Thinking, by W. B. Pitkin, Mar., 6
- New York, N. Y. (r), Apr., 41; Nov., 46
- New Zealand**
- Auckland (p), Aug., 45; (r), Jan., 39; Apr., 39; July, 49; Sept., 44; Oct., 45
- Back-to-work campaign sponsored by New Zealand Rotary Clubs (r), Apr., 39
- Blind assisted by New Zealand Rotary Clubs (r), Dec., 47
- Christ Church (p), Apr., 39; (r), Apr., 40
- Crippled children home (p), Sept., 43
- From Stone Age to Rotary, by F. J. Heyward, Sept., 49
- Gisborne (r), Aug., 44
- Inter-city meeting (r), May, 47
- Invercargill (h), May, 46; (p), Aug., 46; (r), Dec., 47
- Masterton (p), Oct., 46
- Nelson (r), Nov., 44
- Wellington (p), June, 54; Sept., 27; (r), Apr., 40; June, 52
- Newcomer, Earl (p), Mar., 43
- Newlin, William J. (p), Dec., 44
- Newport, Ky. (r), Nov., 46
- Newspaper publishers awarded prizes in NEA contest (h), Aug., 49
- Newton, Sir Isaac (p), Nov., 22
- Nicaragua, Managua (p), June, 50; (r), Jan., 38; Mar., 39
- Nichols, Frank (p), Mar., 34
- Nichols, Raymond H. (l), Oct., 50
- Nichols, Tom (p), Mar., 34
- Nienhaus, Eugen (p), July, 43
- Night Schools**
- Des Moines public forums (City Without a Bogey, by W. Gard), May, 30
- Lansing, Mich., evening schools (University of, by, and for the People, by T. Narvesen), Apr., 35
- No "Pal Stuff" for My Boy, by W. Peterson, Jan., 14
- Nobel, Alfred (p), Jan., 19; (That Man Nobel, by M. Oppegaard), Jan., 19
- Noll, J. Emerson (p), July, 42
- Noll, W. C. and family (p), Oct., 44
- Norman, Montagu (p), Mar., 25
- North Adams, Mass. (r), Feb., 44
- North and South America (Linking the Americas, by E. Tomlinson), Apr., 9
- North Atlantic ice patrols (Taming the Iceberg! by W. H. Shea as told to L. D. Case), Mar., 27
- North Hollywood, Cal. (p), July, 46
- North, J. S. (p), Feb., 39
- Norway**
- Oslo (r), June, 50; Sept., 43
- Rotary clubs entertain Sydney Pascall (r), Jan., 38
- Sandefjord (r), Apr., 39
- Tönsberg (p), July, 49
- Norwich, Conn. (r), May, 48
- Norwich, N. Y. (r), Mar., 42; 4-H work (Head, Heart, Hands, and Health, by P. Dougherty), Sept., 25
- Norwood, J. Nelson (l), Jan., 45
- Now, On to Venice (e), Aug., 31
- Noyes, Alfred (p), July, 64; Coming Into Harbour (poem), July, 15
- Nuisances, protection against (Our Right to be Let Alone, by S. Bent), Oct., 21
- Nursing service
- Warm Hearts in Labrador, by Sir Wilfred Grenfell, July, 6
- Where the Frontier Lingers, by M. Breckinridge, Sept., 9
- O**
- Oberlin, Kans. (r), Aug., 48
- Obscene jokes at Club meetings (Ladies Always Present . . . —e), Aug., 30
- Off to Camp (e), July, 27
- Official Call to 1935 Convention (On to Mexico City), Jan., 30
- Ogden, Utah (r), Feb., 44
- Ohio (Clubs in 21st district exchange officers once each month—r), Oct., 47
- Oka, S. S. (p), July, 33
- Oklahoma City, Okla. (r), Feb., 42; May, 48
- Old Age Pensions (See Social Security)
- Old Age, Preparation for**
- Potter and the Merchant, by F. Crowder, Oct., 6
- You're Not Too Old to Play the Piano, by J. Erskine, Dec., 16
- Old "Rackets" with New Frills, by A. E. Gillett, Sept., 29; comments on, Dec., 50
- Old Rome's Three Daughters, by S. de Madariaga, June, 8
- Old World Charm in the New, by I. B. Sutton, Feb., 28
- Olinger, George W. (p), July, 30; Sept., 42
- Oliver, Allen L. (p), July, 42
- Olson, O. W. (l), Feb., 45
- Omaha, Neb. (p), Aug., 61; (r), Mar., 42; May, 49; Oct., 48
- On Doing Nothing Well (e), Oct., 35
- On "Old Rotary Customs" (e), May, 41
- One Boy, Then Another, by C. W. Ward, Mar., 18; comments on, Apr., 48; May, 2, 4
- One Country, Four Languages, by J. E. Chable, Nov., 29
- 1,555 from 30 Lands at Venice Conference, by E. R. Johnson, Nov., 43
- One hundred per cent attendance (See Attendance)
- One Week Isn't Enough, by E. J. Aguilar, Apr., 27
- Only Wise Man (setting for Dec., 1934, story is Booker, Tex.—h), Feb., 40
- Ontario, Cal. Rotary survey (Get Facts First—e), Oct., 35
- Opelika, Ala. (r), Jan., 40; June, 54
- Open Forum (See Letters from Readers)
- Oppegaard, Marianne, That Man Nobel, Jan., 19
- Opportunities for Youth (See Employment-Young Men; or Youth Careers)
- Orange, Cal. (r), July, 50
- Orange County Rotary Council (r), July, 50
- Organizations Akin to Rotary**
- Early club similar to Rotary (h), Dec., 45
- Rotary's Alert Younger Brothers, by E. Cain, June, 43; comments on, Aug., 2
- Organized international cooperation (Taming the Iceberg! by W. H. Shea as told to L. D. Case), Mar., 27; (See also International Relations; and International Service)
- Orlando, Fla. (h), Dec., 44; (r), Aug., 48
- Ornithology
- Band Birds for a Hobby, by W. I. Lyon, Sept., 18
- In Lieu of Slingshots (e), Sept., 37
- Orville, Ohio (r), June, 53
- Osicka, Anton (h), May, 46
- Ostia, Italy (Uncovering Ancient Ostia, by G. Calza), Aug., 37
- Ottawa, Kans. (r), May, 49
- Oulton, C. A. (p), July, 42
- "Our Magazine" Week (e), Jan., 33
- Our Readers' Open Forum (See Letters from Readers)
- Our Right to be Let Alone, by S. Bent, Oct., 21
- Out to Do It Again (e), Dec., 37
- Overend, Clarence (p), June, 58
- Overseas correspondence (Letters Across the Sea—e), May, 41
- Overseas students, entertainment of—Home Town International Service, by W. D. Head, Oct., 38
- Ithaca Plan (e), Aug., 30
- Oviatt, Charles (p), July, 42
- P**
- Pacific Conference (Fifth) 1935
- Pacific Conference (e), Mar., 33
- Sixth Object Works in Manila, by R. C. Bennett, Jan., 42
- Talking Over Pacific Problems, Apr., 34
- Padelford, Vera (p), Sept., 27
- Pagantry of Parliament, by Sir Herbert Samuel, May, 20
- Paine, W. W. (p), Mar., 64; Safety First in British Banks, Mar., 25
- Palestine**
- Haifa (r), June, 51
- Jerusalem (h), Oct., 44
- Rotary in Palestine (Home-Town International Service, by W. D. Head), Oct., 38
- Palmer, A. W. (l), Dec., 2
- Palmer, Don (p), Mar., 34
- Palmer, Fred (p), Mar., 34
- Palmer, Mass. (r), Feb., 42; June, 54
- Palos Verdes, Cal., city beautification (Give Your Town a Personality! by E. E. Calkins), Mar., 9
- Pan-American Relations**
- Linking the Americas, by E. Tomlinson, Apr., 9
- Parker, J. S. (p), Mar., 43
- Parkhurst, Fred S. (l), Feb., 2; Dec., 50
- Parkins, George A. (p), June, 41
- Parks (Give Your Town a Personality! by E. E. Calkins), Mar., 9
- Parliament—origin of various customs in English parliament (Pageantry of Parliament, by Sir Herbert Samuel), May, 20
- Parmenter, Catherine, For a Certain Dog (poem), Nov., 61
- Parshall, Asa A. (p), Feb., 39
- Parsons, C. T. (l), June, 56
- Parsons, Ralph L. (p), June, 58
- Partners in Community Service, by G. S. Buchanan, Jan., 27; comments on, Feb., 45, 46; Apr., 49
- Pascall, Sydney W. (h), May, 46
- Past President's Page (Lesson from an Old Memory, by A. C. Klumph), Jan., 43
- Patek, Stanislaus (p), Apr., 38
- Paths to Glory, by H. Grange, Oct., 11
- Patterns of Living**
- (See Conduct of Life and Philosophy)
- Patterson, Grove (p), June, 41
- Patterson, Moss (p), July, 42
- Paul Harris' New Book (a review of *This Rotarian Age*, by W. L. Phelps), Dec., 28
- Pawtucket, R. I. (p), Mar., 54; Oct., 45; (r), Jan., 41; Feb., 44; May, 48; June, 53; Sept., 45
- Paxton, William McC. (p), July, 43
- Payne, Allan J. (p), June, 67; (h), Aug., 49
- Peabody, Mass. (p), Apr., 40
- Peale, Norman Vincent (h), Sept., 40
- Peekskill, N. Y. (r), Feb., 43
- Pekin, Ill. (r), Mar., 42
- Penal institutions (See Prisons)
- Penn Yan, N. Y. (r), Aug., 46
- Penns Grove, N. J. (Home-Town International Service, by W. D. Head), Oct., 38
- Pensacola, Fla. (r), Jan., 41
- People's University (University of, by, and for the People, by T. Narvesen), Apr., 35
- Pereira, Armando de Arruda (p), July, 37, 43
- Perfect attendance (See Attendance)
- Perkins, Frances (p), Feb., 16; Unemployment Insurance?—Yes, Feb., 16
- Perkins, Silas H., Captains' Houses at Kennebunkport, Apr., 46
- Perpetuating Rotary (See Rotary Foundation)
- Perry, Chesley R. (h), Sept., 40; (p), July, 30, 48; Sept., 42
- Personal Development (See Conduct of Life)
- Personal Word from Paul (Message from Paul Harris to Rotary Clubs visited on recent journey), July, 26
- Peru**
- Arequipa (r), Oct., 49
- Cajamarca (r), Jan., 39
- Callao (r), Feb., 41; Sept., 44
- Cerro de Pasco (r), Mar., 39; July, 49; Oct., 47
- Chiclayo (r), Aug., 44; Oct., 47
- Cuzco (r), July, 49
- Iquitos (r), Oct., 47
- Lima (r), June, 50; Aug., 44
- Moquegua (r), Feb., 41; Apr., 40
- Tacna (r), Mar., 39; Apr., 40; July, 49

Tarma (r), Mar., 39; July, 49; Oct., 47
 Vitor (r), Sept., 44
 Peterson, Arthur I. (p), June, 47
 Peterson, Elmer T. (p), Aug., 64;
 Crime of Muddy River, Aug., 24
 Peterson, J. Roy (l), Nov., 48
 Peterson, Webster, No "Pal Stuff" for My Boy, Jan., 14
 Petkovic, Vlada R. (p), May, 45
 Petits Comités, activities of (Home Town International Service, by W. D. Head), Oct., 38
 Pets of famous men (Shaggy Coats and True Friends, by D. E. Buckingham), Nov., 17
 Phelps, William Lyon (p), Sept., 64; Dec., 64; Paul Harris' New Book—a review, Dec., 28; Why I Like the British, Sept., 6
 Phelps, Wis. (p), May, 48
 Philadelphia, Pa. (r), Feb., 42; Apr., 42; Aug., 45; Student loan fund (One Boy, Then Another—by C. W. Ward), Mar., 18

Philippine Islands

Iloilo (r), July, 49
 Manila (p), June, 36, 37, 48
 Sixth Object Works in Manila by R. C. Bennett, Jan., 42
 Talking Over Pacific Problems, Apr., 34
 Phillips, Frank (p), July, 42

Philosophy

Acquaintances, by Abbé E. Dimnet, Nov., 8
 Any Good Thing Out of Nazareth? by W. L. Bryan, June, 32
 Art of Being Kind, by C. Pollock, Dec., 11
 Can We Reduce Drudgery? by M. B. Gerbel, Apr., 23
 "If You Want to Be Happy," by R. E. Dickerson, July, 60
 Living Simply, by S. Gillilan, Aug., 34
 New Times . . . New Thinking, by W. B. Pitkin, Mar., 6
 Potter and the Merchant, by F. Crowder, Oct., 6
 "Secret Room" for Every Man, by L. Taft, June, 7
 Trail Across "The Dog", by V. Krejci, May, 7
 We Owe a Debt, by Abbé E. Dimnet, Jan., 17
 Phoenix, Ariz. (p), Jan., 40
 Piano playing (You're Not Too Old to Play the Piano, by J. Erskine), Dec., 16
 Piccard, Jean and wife (p), Feb., 42
 Pickford, Mary (p), Dec., 23
 Piper, Warren (p), Sept., 64; Are Too Many Going to College?—Yes, Sept., 16
 Piqua, Ohio (r), Mar., 41
 Pirandello, Luigi (p), Jan., 21
 Pitkin series on jobs for youth (See Employment—Young Men; or Youth Careers)
 Pitkin, Walter B. (p), Feb., 2; Dec., 64; Chance of a Lifetime, Apr., 21; "Ill Wind" Jobs, Sept., 38; Jobs for Bright Boys, Oct., 36; Jobs in Test Tubes, Nov., 40; Many Little Open Doors, July, 44; Mines, Oil Burners, Insurance, Aug., 40; New Fields for Teachers, May, 42; New Times . . . New Thinking, Mar., 6; There's Room at the Top, But—Dec., 6; Young Men and Closed Doors, June, 42
 Pitt, William (p), Nov., 22
 Platform for All (e), Nov., 38
 Plea (poem), by B. Cooksley, Sept., 4
 Pleasantville, N. Y. (r), June, 53
 Ploj, Miroslov (p), June, 41
 Poet Works for Courage (poem), by L. Golding, Apr., 45
 Poetry and the Common Man, by L. Untermeyer, Apr., 13; comments on, May, 2
 Poetry, selection from representative poets (Bouquet of Modern Verse), Apr., 44

Poland

Katowice (h), Apr., 43; (p), Jan., 39
 Lodz (p), Mar., 41
 Modernization program in Poland (Boom Time in Europe), by C. A. Manning, Sept., 21
 Upper Silesia (woodcut of coal mine), Jan., 22
 Warsaw (r), Nov., 44
 Pollock, Channing (p), Dec., 64; Art of Being Kind, Dec., 11
 Pooley, Joseph E. (p), Sept., 64; Uses of Adversity, Sept., 5
 Popovic, Svetislav (p), May, 45
 Popovic, Velimir (p), May, 45
 Port Allegany, Pa. (r), Apr., 41
 Port Chester, N. Y. (r), Feb., 43
 Porter, Henry P. (p), July, 42
 Porterville, Cal. (r), May, 49
 Portland, Maine (r), Feb., 44

Portland, Ore. (p), Jan., 44; Mar., 42; Aug., 48; Sept., 46
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 What of the Gold Standard? a symposium, by F. H. Fentener van Vlissingen; C. H. Douglas; E. W. Kemmerer, Apr., 16 (See also Production and Distribution; and Consumption)
 Prisons (Psychology of Fellowship, by A. O. Squire), Sept., 13
 Pritchard, William (p), Nov., 40
 Privacy (Our Right to be Let Alone, by S. Bent), Oct., 21
 Private charity (Are You a "Good Neighbor"? by G. Swope), Nov., 7
 Procter and Gamble plans for employees (You and Those You Hire, by N. Hapgood), Nov., 14

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Currency in (What of the Gold Standard? a symposium, by F. H. Fentener van Vlissingen, C. H. Douglas, and E. W. Kemmerer), Apr., 16
 Fulfilling consumer needs (Social Needs and Lagging Science, by J. Huxley), Oct., 16
 Government spending a stimulant (Is Government Spending the Way to Recovery?—a debate, by S. Chase, and D. Lawrence), May, 18
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 Place of installment buying in regulating production (Installment Buying—a debate, by J. M. Curley, and J. R. Walker), Dec., 14
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 Post-Depression Progress in Business Ethics, by J. T. Flynn, Jan., 9
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- Santa Cruz de Tenerife, C. I. (r), Oct., 45
- "Time Is No Snail" (An anecdote of Spain), by H. Kurz, Mar., 16
- Spanish Lessons: No. 3, Jan., 42; No. 4, Feb., 63; No. 5, Mar., 44; No. 6, Apr., 55; No. 7, May, 54; No. 8, June, 71
- Spear, Oscar A. (p), July, 42
- Speer, Talbot T. (n), June, 58
- Spencer, Bennett W. (p), June, 47
- Spindler, S. A. (l), Aug., 2
- Sports**
- Baseball (Youth Goes to Bat, by J. Shutt), July, 18
- Bowling (Bowl Men, Bowl! by J. F. Engleman), Oct., 26
- Fishing (We Go Fishing, by R. S. Baker), Apr., 6
- Football as a character building sport (Paths to Glory, by H. Grange), Oct., 11
- Golf
- Golf—Royal and Ancient, by W. G. Tucker, June, 24
- Hit with Your Hands, by G. Sarazen, Aug., 17
- Hunting, plea for regulation (Let's Save the Ducks: 1. No Hunting in 1936, by W. T. Hornaday; 2. Regulate—Don't Stop It, by J. N. Darling), Oct., 14
- Spreull, George J. (p), Dec., 64; We Expect It of Doctors, Dec., 5
- Springfield, Mass. (r), June, 53; Aug., 47
- Sproul, A. (p), Mar., 25
- Squire, Amos O. (p), July, 30; Sept., 42, 64; Psychology of Fellowship, Sept., 13
- Squirr No More (e), Apr., 32
- Stahl, John C., Jr. (p), June, 47
- Stamford, Conn. (r), Jan., 41
- Standard of living (See Social Problems and Welfare; and Social Security)
- State control of professions and business (See Governmental Regulation)
- Staunton, Va. (r), Sept., 46
- Stead, Robert J. C. (p), Dec., 64; International Debts We Owe, Dec., 19
- Steamboating Again on Mark Twain's River, by G. L. Eskew, Nov., 25
- Stenographer Looks at Rotary, by M. Brenton, Nov., 34
- Stephens, Bunyan (p), July, 43
- Stephens, E. Sydney, I. Knew Bob Hill When—, Feb., 37
- Stephens, John C. (p), June, 47
- Sterling, John (l), Feb., 2
- Sterne, Leon (l), Oct., 2
- Stevenson, Robert Louis (p), Nov., 22
- Stocks—abuses in stock selling (Post-Depression Progress in Business Ethics, by J. T. Flynn), Jan., 9
- Stockton, Cal. (r), Jan., 41; (p), Oct., 44
- Stojadinovic, Milan (p), May, 45
- Stone, C. R. (l), Sept., 2; Oct., 51
- Stone, Ernest (p), Mar., 34
- Stoneham, Mass. (r), Dec., 49
- Storm, Miles F. (l), Sept., 48
- Stott, Roscoe Gilmore, Arts and the Business Man, Jan., 23
- Straits Settlements**
- Home-Town International Service, by W. D. Head, Oct., 38
- Malacca (r), Dec., 46
- Penang (r), Sept., 44
- Strawn, Silas (p), Feb., 19
- Striley, Larry H. (l), July, 2; (h), Nov., 42
- Students**
- One Boy, Then Another (on the administration of student loan funds), by C. W. Ward, Mar., 18
- Practical Youth Service (Provo, Utah, Rotarians provide books), June, 39
- Students from overseas
- Home-Town International Service, by W. D. Head, Oct., 38
- Ithaca Plan (e), Aug., 30
- (See also Youth Service; and Youth Careers)
- Subscriptions for THE ROTARIAN and Revista Rotaria (Any Club Can Do It—e), July, 27; (l), June, 2, 56
- Success, qualifications for (There's Room at the Top, But—, by W. B. Pitkin), Dec., 6; Machines Can't Do It All (e); Dec., 36; Ben Franklin's Method (e), Dec., 36
- Sulphur, Okla. (r), Aug., 46
- Summer camps (See Boys Camps)
- Suomi-Finland**
- Helsinki-Helsingfors (r), Aug., 44
- Rotary in Finland (Rotary Around the Baltic), Sept., 32
- Surveys (See Community Surveys; also Rotary Surveys)
- Sutton, I. B. (p), Jan., 2; Apr., 57; July, 32, 39; Old World Charm in the New, Feb., 28
- Swampscott, Mass. (p), Apr., 40
- Sweden**
- Stockholm (r), June, 50; July, 49
- Sweetness and Light (poem), by P. E. Browning (h), Mar., 35
- Swindlers (Old "Rackets" with New Frills, by A. E. Gillett), Sept., 29
- Switzerland**
- Davos (r), Apr., 40
- One Country, Four Languages, by J. E. Chable, Nov., 29
- Val-de-Travers (r), Feb., 41
- Zurich (r), Jan., 38; Feb., 41
- Swope, Chester D. (p), Apr., 38
- Swope, Gerard (p), Nov., 64; Are You a "Good Neighbor"? Nov., 7
- Symposiums on Gold Standard and Taxation included under Debates
- Syria**
- Beyrouth (r), Dec., 47
- Sze, Alfred (p), Apr., 38
- T**
- Taft, Lorado (p), June, 72; "Secret Room" for Every Man, June, 7
- Taggart, J. G. (p), June, 46
- Talking Over Pacific Problems (article on Pacific Conference at Manila), Apr., 34
- Taming the Iceberg! by W. H. Shea, as told to L. D. Case, Mar., 27
- Tarboro, N. C. (r), Feb., 44
- Taxation**
- Is Government Spending the Way to Recovery? Yes, by S. Chase; No, by D. Lawrence, May, 18
- Taxes: Now We Pay the Fiddler, by M. Graves, May, 13
- Tchula, Miss. (r), Dec., 48
- Teachers**
- New Fields for Teachers, by W. B. Pitkin, May, 42
- What's Wrong with Our Teachers? by John Girdler, Jan., 36 (See also Education; and Schools)
- Technological Unemployment**
- Goal Is Plenty for All, by H. G. Moulton, Dec., 24
- Inventors and New Jobs (giving statistics on employees displaced by one new invention—e), Oct., 34
- Social Needs and Lagging Science, by J. Huxley, Oct., 16
- (See also Employer-employee Relations; Industry; Social Security; Production)
- That Man Nobel, by M. Oppegard, Jan., 19
- Thayer, Cleveland (p), July, 43
- There's Room at the Top, But—, by W. B. Pitkin, Dec., 6
- These Men! by N. W. Putnam, Aug., 15
- Thief River Falls, Minn. (r), Mar., 42
- Third Regional Conference (See Regional Conference)
- This Month We Present (See Rotary Personalities)
- This Rotarian Age (by Paul P. Harris); (h), Aug., 49; review of the book by W. L. Phelps, Dec., 28
- Thomas-Peter, Malcolm (p), Aug., 54; Youth Sizes Up Its Elders, Aug., 54
- Thompson, E. (h), Sept., 40
- Thompson, J. Ralph (p), July, 42
- Thoughtfulness of others (See Courtesy)
- Three minute talks in club meetings (Just Three Minutes—e), Apr., 33
- Tigert, John J. (l), Oct., 50
- "Time Is No Snail," by H. Kurz, Mar., 16
- Time to Check Up (e), Jan., 32; comment on, Feb., 2
- Tison, W. W. (l), Feb., 46
- To a Little Spruce on a Survey Line (poem), by H. Gemmel, Mar., 56
- To Rotary Friends Everywhere, by R. L. Hill, June, 36
- Tobey, Silas B. (p), July, 42
- Toc-H Clubs (Head, Heart, Hands, and Health, by P. Dougherty), Sept., 25
- Toledo, Ohio (r), Aug., 47
- Tolerance (Travelling with Your Head, by H. W. Van Loon), May, 8 (See also International Service)
- Toltees (Land of the Plumed Serpent, by I. Sawders), Mar., 21
- Tomlinson, Edward (p), Apr., 64; Linking the Americas, Apr., 9
- Torbett, J. W. (l), Jan., 2
- Torgeson, Theodore (p), June, 4; (l), June, 2
- Town Planning (See Community or City Planning)
- Towne, Charles Hanson (p), Apr., 44; Return (poem), Apr., 44
- Traeger, Frank G. (p), Dec., 27
- Trail Across "The Dog," by V. Kreicil, May, 7
- Trans-Atlantic flying (Air Mail Across the Atlantic, by C. Chamberlin), Jan., 6
- Trans-Atlantic shipping (Taming the Iceberg! by W. H. Shea, as told to L. D. Case), Mar., 27
- Transportation**
- Aviation
- Air Mail Across the Atlantic, by C. Chamberlin, Jan., 6
- We Become Air-Minded, by S. E. White, Feb., 7
- Railroads: Government Control Britain's New Deal, by S. King-Hall, June, 27
- Railroads: Government ownership? Yes, by R. K. Wheeler; No, by S. O. Dunn, June, 13; comments on, Aug., 2, 51
- Shipping
- Atlantic shipping (Taming the Iceberg! by W. H. Shea, as told to L. D. Case), Mar., 27
- Mississippi River shipping (Steamboating Again on Mark Twain's River, by G. L. Eskew), Nov., 25
- Value of transportation in linking countries (Linking the Americas, by E. Tomlinson), Apr., 9
- Travel**
- Opportunities for travel in South America (Linking the Americas, by E. Tomlinson), Apr., 9
- Tolerance in Travel (Travelling with Your Head, by H. W. Van Loon), May, 8
- (See also Adventures in Friendship)
- Traverse City, Mich. (r), July, 49
- Tree on the Front Lawn (poem), by R. S. Walker, Apr., 45
- Trimble, Lee S. (l), May, 44
- Troupers (Courtesy for the Troupers), May, 40
- Trojanovsky, Alexander A. (p), Apr., 38
- Tubbs, Robert B. and wife (p), May, 46
- Tucker, W. Guise (p), June, 72; Golf—Royal and Ancient, June, 24
- Tulsa, Okla. (h), May, 46
- Turner, Joseph A. (p), Dec., 64; Your Friends, the Johnsons, Dec., 41
- Turner, Percy W. (p), July, 42
- Tuttle, Arthur J. (p), June, 47
- Twain, Mark
- Life-Preserving Fluid (on Mark Twain's humor—e), Nov., 39
- Steamboating Again on Mark Twain's River, by G. L. Eskew, Nov., 25
- Twenty-first District (Ohio) Rotary clubs exchange officers (r), Oct., 47
- Twenty Hours of Inspiration, by E. R. Johnson, June, 16
- Twenty-Three Clubs (Rotary's Alert Younger Brothers, by E. Cain), June, 43
- Twin Falls, Idaho (r), May, 49; Oct., 38
- 2805 (on the safety campaign of the Santa Ana, Cal., Rotary Club—e), Aug., 30
- Tyler, Tex. (r), Oct., 47
- U**
- Uncovering Ancient Ostia, by G. Calza, Aug., 37
- Unemployment**
- Dangerous Twenties (on the number of youthful unemployed—e), Nov., 39
- Inventors and New Jobs (on the number of people displaced by just one invention—e), Oct., 34
- Prevention of unemployment through planning of production (You and Those You Hire, by N. Haggood), Nov., 14
- Social Security (See major heading Social Security)
- Surveys of unemployment in Sydney, Aus. (Building Better Boyhood, by A. Mitchell), Aug., 27
- Unemployment Insurance? Yes, by F. Perkins; No, by Virgil Jordan, Feb., 16; comments on, Apr., 2; June, 4
- Unemployment insurance measures in other countries (What of Social Insurance, by H. B. Butler), Feb., 13
- Young men unemployed (See Employment—Young Men; Youth Careers; also Youth Service)
- Unfair competition (See Business Ethics)
- Unfinished Jobs (e), Mar., 32
- Union City, Ind. (p), Jan., 49; (r), Sept., 46
- Union of South Africa**
- Cape Town (Home Town International Service, by W. D. Head), Oct., 38
- Durban (r), Sept., 44; Dec., 47
- East London (r), Aug., 44
- Germiston (r), Sept., 44; Dec., 47
- Pietermaritzburg (r), Oct., 45
- Port Elizabeth (r), Aug., 44
- Pretoria (r), Oct., 45
- United States Chamber of Commerce, Rotarians in (h), Aug., 50
- Universities**
- Are Too Many Going to College? Yes, by W. Piper; No, by D. Kinley, Sept., 16
- Student loans (One Boy, Then Another, by C. W. Ward), Mar., 18
- Students from overseas (See major heading Students)
- Universities Face Radicalism, (comments on article of that title which appeared in Oct., 1934, issue), Jan., 45
- University of, by, and for the People, by T. Narvesen, Apr., 35
- Untermeyer, Louis (p), Mar., 2; Apr., 44; Poetry and the Common Man, Apr., 13; Restore the World (poem), Apr., 44
- Upland, Cal. (p), Mar., 34
- Urbana, Ill. (r), Mar., 42
- Urey, Harold Clayton (p), Jan., 21
- Uruguay, Montevideo (p), Apr., 12; (r), Dec., 46
- Urzua R., Ramon (h), May, 45
- Uses of Adversity, by J. E. Pooley, Sept., 5
- Use of THE ROTARIAN by Rotary clubs (l), Nov., 4; Dec., 50, 51
- Utilitarian Calendar (Let's Improve Our Calendar, by R. F. Chapin), Jan., 25
- Utterback, R. M. (l), Oct., 51
- Uxbridge, Mass. (r), June, 54; Aug., 47
- V**
- Vacation Photograph Contest**
- Announcement of contest for 1935—May, 53; June, 55; July, 51; Aug., 53; Sept., 47
- Prize winning photographs in 1934 contest, Announcements of winners published in Jan., 46; First prize published as frontispiece, Jan., 4; Fifth prize as frontispiece, Apr., 4; Three

- dollar prize winner, published as frontispiece, Mar., 4; Second prize, May, 53; honorable mention photo published in July, 51; Third prize winner published in Sept., 47
- Valley City, N. D. (r), Mar., 41
- Value of Rotary (See Rotary, Value of)
- Value—standards of value (See Prices; Production; Profit; Gold; Economics)
- Van Buren, Maine (h), Dec., 44
- Vance, Charles L. (p), Feb., 39
- Van Hulstijn, Pieter (p), July, 43; (h), June, 45
- Van Loon, Hendrik Willem, Traveling with Your Head, May, 8
- van Themaat, R. Ver Loren (p), Oct., 64; American Element in Rotary, Oct., 29
- van Vlissingen, F. H. Fentener (p), Apr., 64; What of the Gold Standard? 1. The Gold Bloc—Oasis in a World of Uncertainty, Apr., 16
- Vasen, Maurice E. (p), June, 58
- Vincent, Ernest E. (p), Feb., 39
- Vining, Albert W. (p), June, 47
- Virginia, Minn. (p), Dec., 49
- Visitors to Rotary Clubs, courtesy toward (Case Studies in Courtesy—e), June, 38
- Visser, Henry L. (p), July, 43
- ### Vocational Guidance
- Aiding boys to choose careers (By-Product Is Important—e), Jan., 32
- Are Too Many Going to College? Yes, by W. Piper; No, by D. Kinley, Sept., 16
- Chance of a Lifetime, by W. B. Pitkin, Apr., 21
- University of, by, and for the People, by T. Narvesen, Apr., 35
- What Questing Youth Wants, by W. D. Head, Apr., 5
- Youth Careers (See major heading Youth Careers for articles on specific vocations)
- Youth in a Lopsided World, by E. B. DeGroot, Nov., 22
- ### Vocational Service
- Buyer-seller relations (See major heading Buyer-Seller Relations)
- Can We Reduce Drudgery? by M. B. Gerbel, Apr., 23
- Employer-employee relations (See major heading Employer-Employee Relations)
- Ethical standards (See Business Ethics)
- Goal Is Plenty for All, by H. G. Moulton, Dec., 24
- Improvement of business standards—
- Post-Depression Progress in Business Ethics, by J. T. Flynn, Jan., 9
- What Rotary Means to My Town, by R. A. Baldwin, June, 33
- Profit motive (See major heading Profits, Justification for)
- Responsibility of individual in Vocational Service (We Start with the Individual, by E. R. Johnson), July, 5
- Service a practical ideal (Sell Service, Not Goods, by Sir Herbert Austin), Oct., 5; (See also major heading Service, Opportunities for Service)
- We Expect It of Doctors, by G. J. Spreull, Dec., 5
- Weeds That Stifle Progress, by S. J. Harbutt, Aug., 5
- You and Those You Hire, by N. Hapgood, Nov., 14
- (See also major headings Employer-Employee Relations; Business; Industry; Social Security; and specific headings for various Vocations)
- ### W
- Wailaki (h), Feb., 40
- Walker, James M. (p), July, 42
- Walker, John R. (p), Dec., 64; Installment Buying—2. Law May Stifle It, Dec., 15
- Walker, Joseph (h), Jan., 34
- Walker, Robert Sparks (p), Apr., 45; By the Glow of the Firefly, July, 22; Tree on the Front Lawn (poem), Apr., 45
- Walla Walla, Wash. (r), Aug., 48
- Wallingford, Conn. (r), June, 53
- Waltham, Mass. (p), Feb., 43
- Wang, C. T. (h), Jan., 34; Feb., 40
- Ward, Charles W. (p), Mar., 18; One Boy, Then Another, Mar., 18
- Wardle, J. M. (p), Dec., 27
- Warm Hearts in Labrador, by Sir Wilfred Grenfell, July, 6
- Washington, Baron von (h), Feb., 40
- Washington, D. C. (Goodwill at Washington), Apr., 38
- Washington, George (p), Nov., 23
- Washington, Pa. (r), Dec., 48
- Wassel, Joseph (l), Sept., 48
- Watch That Butt (e), June, 39
- Water fowl (Let's Save the Ducks! —1. No Hunting in 1936, by W. T. Hornaday; 2. Regulate—Don't Stop It, by J. N. Darling, Oct., 14; (See also Bird Banding)
- Waterman, Frank D. (p), Dec., 27
- Watertown, N. Y. (r), Aug., 47
- Watson, Charles E. (l), Dec., 50
- Watson, Lincoln (l), July, 52
- Watt, James (p), Dec., 21
- We Become Air-Minded, by S. E. White, Feb., 7; comments on, Apr., 48
- We Expect It of Doctors, by G. J. Spreull, Dec., 5
- We Go Fishing, by R. S. Baker, Apr., 6
- We Owe a Debt, by Abbé E. Dimnet, Jan., 17
- We Start with the Individual, by E. R. Johnson, July, 5
- Webster, Mass. (r), Aug., 47
- Wedding gift presented by British Rotarians to Duke of Kent (p), Feb., 40; (h), Mar., 35
- Weeds That Stifle Progress, by S. J. Harbutt, Aug., 5
- Weeks, Charles L. (p), June, 47
- Weingartner, Felix (p), June, 41
- Weir, E. T. (p), Feb., 19
- Wells, C. A. (p), Mar., 37; (l), Mar., 37
- Welty, Charles H. (p), July, 41
- Welty, Noble D. (p), July, 42
- Wenatchee, Wash. (p), Apr., 41
- Westbrook, Harry (h), Dec., 44
- West Orange, N. J. (r), Aug., 48; Oct., 47
- West Point, Miss. (r), June, 52
- What I Live For (poem), by G. L. Banks, June, 45
- What of Social Insurance, by H. B. Butler, Feb., 13
- What of the Gold Standard—1. The Gold Bloc—Oasis in a World of Uncertainty, by F. H. Fentener van Vlissingen; 2. The Future of the Gold Standard Is Dark, by C. H. Douglas; 3. The Gold Standard in the United States, by E. W. Kemmerer, Apr., 16; comments on, May, 44; June, 56
- What Questing Youth Wants, by W. D. Head, Apr., 5
- What Rotary Can Do (e), Sept., 37
- What Rotary Means to Estevan, by D. Dunbar, Aug., 42
- What Rotary Means to Moscow, Idaho, by B. L. French, July, 28
- What Rotary Means to My Town, by R. A. Baldwin, June, 33
- What Rotary Means to My Town Contest: Announcement of prize winners published June, 33; first prize winning article published June, 33; second prize winner, July, 28; third prize winner, Aug., 42
- What's Wrong with Our Teachers? by J. Girdler, Jan., 36
- What's Wrong with Retailing? by K. Collins, July, 11
- Wheeler, Burton K. (p), June, 72; Railroads: Government Ownership? Yes, June, 13
- Wheeler, Charles L. (p), July, 30; Sept., 42
- Wheelock, John Hall (l), May, 2
- When Death Tomorrow (poem), by O. Nash, Apr., 44
- When December Comes (poem), by W. Bradford, Dec., 4
- When North Winds Blow (e), Oct., 35
- Where the Frontier Lingers, by M. Breckinridge, Sept., 9; comments on, Oct., 2
- Whipple, George H. (p), Jan., 20
- Whitaker, R. F. (l), Jan., 45
- White, Charles F. (p), Feb., 39
- White, R. M. (l), Nov., 47
- White, Stewart Edward (p), Feb., 64; We Become Air-Minded, Feb., 7
- Whitehead, L. C. (l), Jan., 45
- Whitman, Walt, quotation from, May, 27
- Whittier, Cal. (p), July, 50
- Who Should Pay the Doctor? 1. The "Group," by W. T. Foster; 2. the Patient, by M. Fishbein, Nov., 12; comments on, Dec., 2
- Why I Like the British, by W. L. Phelps, Sept., 6; comments on, Dec., 2
- Wiborg, Charles H. (p), June, 47
- Wichita Falls, Tex., boys' club (Boys Don't Want to Be Criminals, by J. Montgomery), Dec., 38
- Wikander, Gunnar W. (p), June, 47
- Wilbur, H. S. (l), Sept., 2
- ### Wild Life Conservation
- Let's Save the Ducks! 1. No Hunting in 1936, by W. T. Hornaday; 2. Regulate—Don't Stop It, by J. N. Darling, Oct., 14
- Soil conservation a factor in (Crime of Muddy River, by E. T. Peterson), Aug., 24
- (See also Nature Study; and Birds)
- Wilkinson, F. Bond (p), July, 43
- Williams, Sidney J. (p), July, 64; Let's License the Motorist! 2. Yes—But Examination Is Essential, July, 17
- Williamson, Gaston (p), Mar., 19
- Wilson, James M. (p), July, 43
- Wilshire, Los Angeles, Cal. (r), Apr., 42
- Wilson, Curtis L. (p), July, 42
- Wilson, George Washington (h), Feb., 40
- Wilson, Gerald S. (l), Nov., 47
- Wilson, Otis G. (l), Oct., 50
- Wilson, Robert R. (l), June, 56
- Wilson, Sidney S. (l), May, 4
- Wilson, Thomas E. (p), Feb., 19
- Windsor Locks, Conn. (r), Apr., 41
- Winfield, Kans., overseas correspondence (Letters Across the Sea—e), May, 41
- Winston-Salem, N. C. (r), June, 52; Dec., 49
- Winter, Arthur E. (p), Feb., 39
- Winter Haven, Fla. (r), June, 53; (Aho! There, Sailor! by G. Bergstrom), July, 46
- Wisbrun, Rudolfo (p), July, 39
- Woburn, Mass. (r), June, 54
- ### Women
- Everlasting Woman Question, by S. Leacock; These Men! by N. W. Putnam, Aug., 13
- Homeliest Girl I Ever Saw, by D. Malloch, June, 59
- Womer, Roscoe D. (p), Mar., 34
- Womer, Warren D. (p), Mar., 34
- Wood, W. Lee, Jr. (p), Dec., 46
- Woodbury, N. J. (p), Dec., 43
- Woodcraft Indians (Boy Scouting Has a Birthday, by D. Beard, as told to S. J. Woolf), Aug., 20
- Woolf, S. J. (p), Aug., 64; Boy Scouting Has a Birthday, interview with Dan Beard, Aug., 20
- World calendar (Let's Improve Our Calendar, by R. F. Chapin), Jan., 25
- World clock in offices of Secretariat (p), Jan., 47
- World Peace, barrier to (Weights . . . Money . . . Language), Mar., 38 (See also International Relations; and International Service)
- World recovery (See Business Recovery)
- World trade, barriers to
- Weights . . . Money . . . Language, Mar., 38
- What of the Gold Standard? 1. The Gold Bloc—Oasis in a World of Uncertainty, by F. H. Fentener van Vlissingen; 2. The Future of the Gold Standard Is Dark, by C. H. Douglas; 3. The Gold Standard in the United States, by E. W. Kemmerer, Apr., 16
- Worm, Albert R. (h), Sept., 40
- Worth, Mabel, Slates Were Picturesque, But—, Jan., 5
- Wright, Floyd (l), Apr., 2
- Wright, Ivan (l), May, 44
- Wright, W. E. (h), Apr., 43
- Wyoming, Pa. (r), Apr., 41
- ### Y
- Yakima, Wash. (r), Oct., 47
- Yoneyama, Umekichi (h), Jan., 35
- York, Neb. (r), Feb., 43
- You and Those You Hire, by N. Hapgood, Nov., 14
- Young, C. H. (l), May, 44
- Young, Kenneth J. (p), July, 30, 34, 37; Sept., 42
- Young Men and Closed Doors, by W. B. Pitkin, June, 42
- Young Men (See also Employment—Young Men; Vocational Guidance; Youth Careers; and Youth Service)
- Young, Owen D. (p), Feb., 19
- Young People (See Employment—Young Men; Youth Careers; Youth Service)
- Young, S. P. (p), Jan., 45
- Young, Tom D. (p), July, 35, 36
- Your Friends, the Johnsons, by J. A. Turner, Dec., 41
- You're Not Too Old to Play the Piano, by J. Erskine, Dec., 16
- Youth assistance to youth (See Employment—Young Men; also Youth Service)
- Youth camps organized by Netherlands Rotarians (h), June, 45
- ### Youth Careers
- By-Product Is Important (rules for guiding youth—e), Jan., 32
- Are Too Many Going to College? —a debate, by W. Piper, and D. Kinley, Sept., 16
- Chance of a Lifetime, by W. B. Pitkin, Apr., 21
- Hobbies developed into satisfying occupations (Give Your Hobby Its Head, by R. Giles), Feb., 20; and (Potter and the Merchant, by F. Crowder), Oct., 6
- Jobs for Bright Boys (governmental service), by W. B. Pitkin, Oct., 36
- Jobs in Test Tubes (chemistry), by W. B. Pitkin, Nov., 40
- Many Little Open Doors, by W. B. Pitkin, July, 44
- Mines, Oil Burners, Insurance, by W. B. Pitkin, Aug., 40
- New Fields for Teachers, by W. B. Pitkin, May, 42
- Social work ("Ill Wind" Jobs, by W. B. Pitkin), Sept., 38
- There's Room at the Top, But—, by W. B. Pitkin, Dec., 6; (also editorials, Machines Can't Do It All, and Ben Franklin's Method), Dec., 36
- What Questing Youth Wants, by W. D. Head, Apr., 5
- Young Men and Closed Doors, by W. B. Pitkin, June, 42
- Youth in a Lopsided World, by E. B. DeGroot, Nov., 22
- Youth exchange (Home-Town International Service, by W. D. Head), Oct., 38
- Youth Goes to Bat, by J. Shutts, July, 18
- Youth Hostels in Denmark (r), Dec., 46
- Youth in a Lopsided World, by E. B. DeGroot, Nov., 22
- Youth Sizes Up Its Elders, by M. Thomas-Peter, Aug., 54; (l), Sept., 2; Oct., 2
- ### Youth Service
- Baseball teams for youth (Youth Goes to Bat, by J. Shutts), July, 18
- Boy Problems Grow Up (youth plight universal—e), Sept., 36
- By-Product Is Important (rules for guiding youth—e), Jan., 32
- Careers for Youth (for series of articles of practical help to readers interested in guiding youth—see section Youth Careers preceding)
- Chance of a Lifetime, by W. B. Pitkin, Apr., 21
- Dangerous Twenties (e), Nov., 39
- 4-H Clubs (Head, Heart, Hands, and Health, by P. Dougherty), Sept., 25
- Guidance of youth (See Vocational Guidance; also Youth Careers listing Pitkin series)
- Save Morale, Save All (on encouraging youth of today—e), Jan., 32
- Students, assistance to
- One Boy, Then Another (loans and scholarships), by C. W. Ward, Mar., 18
- Practical Youth Service (books for students—e), June, 39
- Should a Father Be a Pal to His Son? a debate, by C. Mulholland, and W. Peterson, Jan., 12
- Survey of unemployment among young men by Sydney, Aus., Rotary Club (Building Better Boyhood, by A. Mitchell), Aug., 27
- What Rotary Can Do (editorial outlining a nine-point program of assistance to youth), Sept., 37
- What Questing Youth Wants, by W. D. Head, Apr., 5
- Youth in a Lopsided World (an outline of suggested activities of help to youth), by E. B. DeGroot, Nov., 22
- ### Yugoslavia
- Belgrade (Stobi excavations), May, 45
- Modernization program in Yugoslavia (Boom Time in Europe, by C. A. Manning), Sept., 21
- Rotary in Yugoslavia (Home-Town International Service, by W. D. Head), Oct., 38
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